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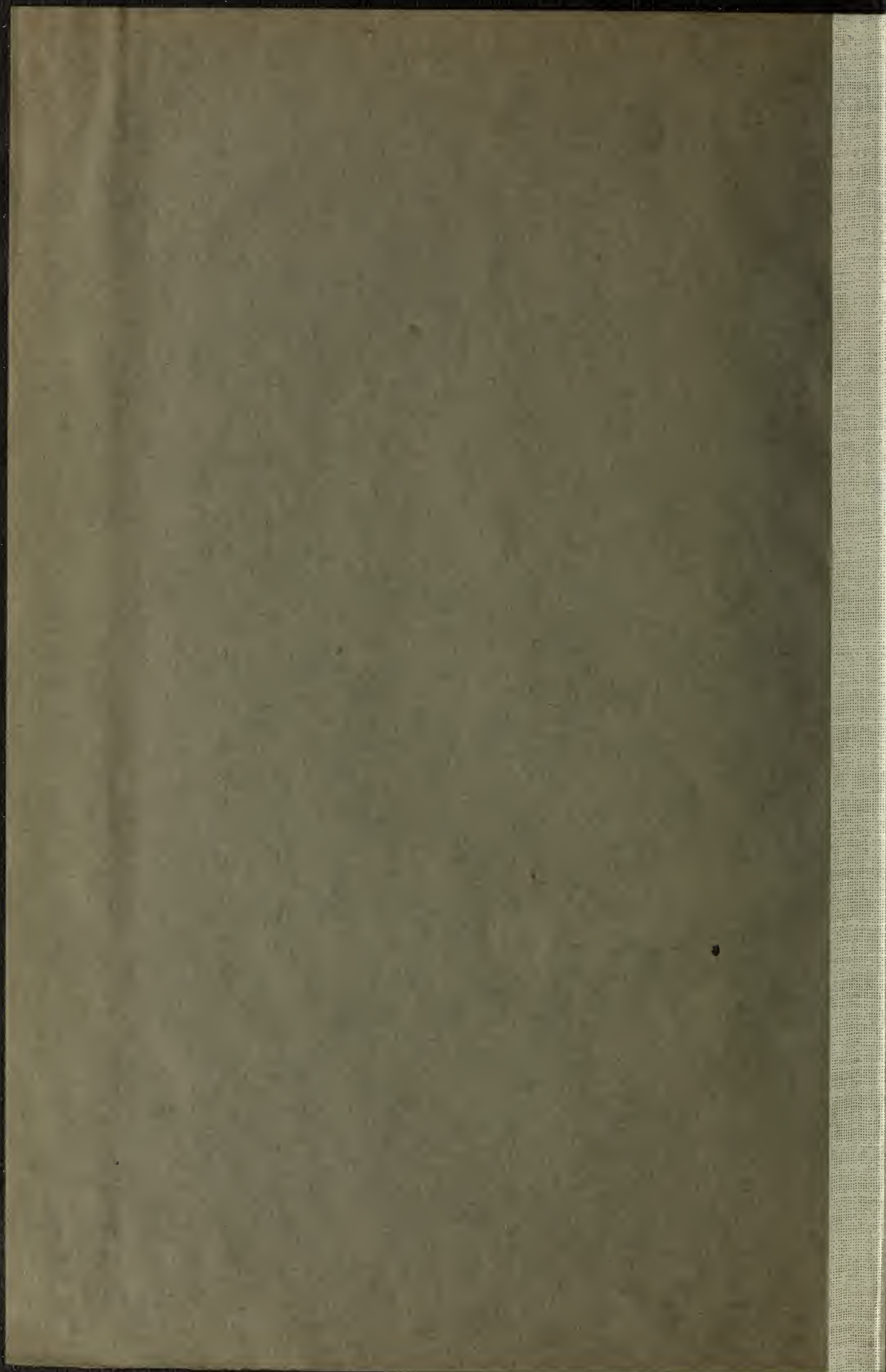
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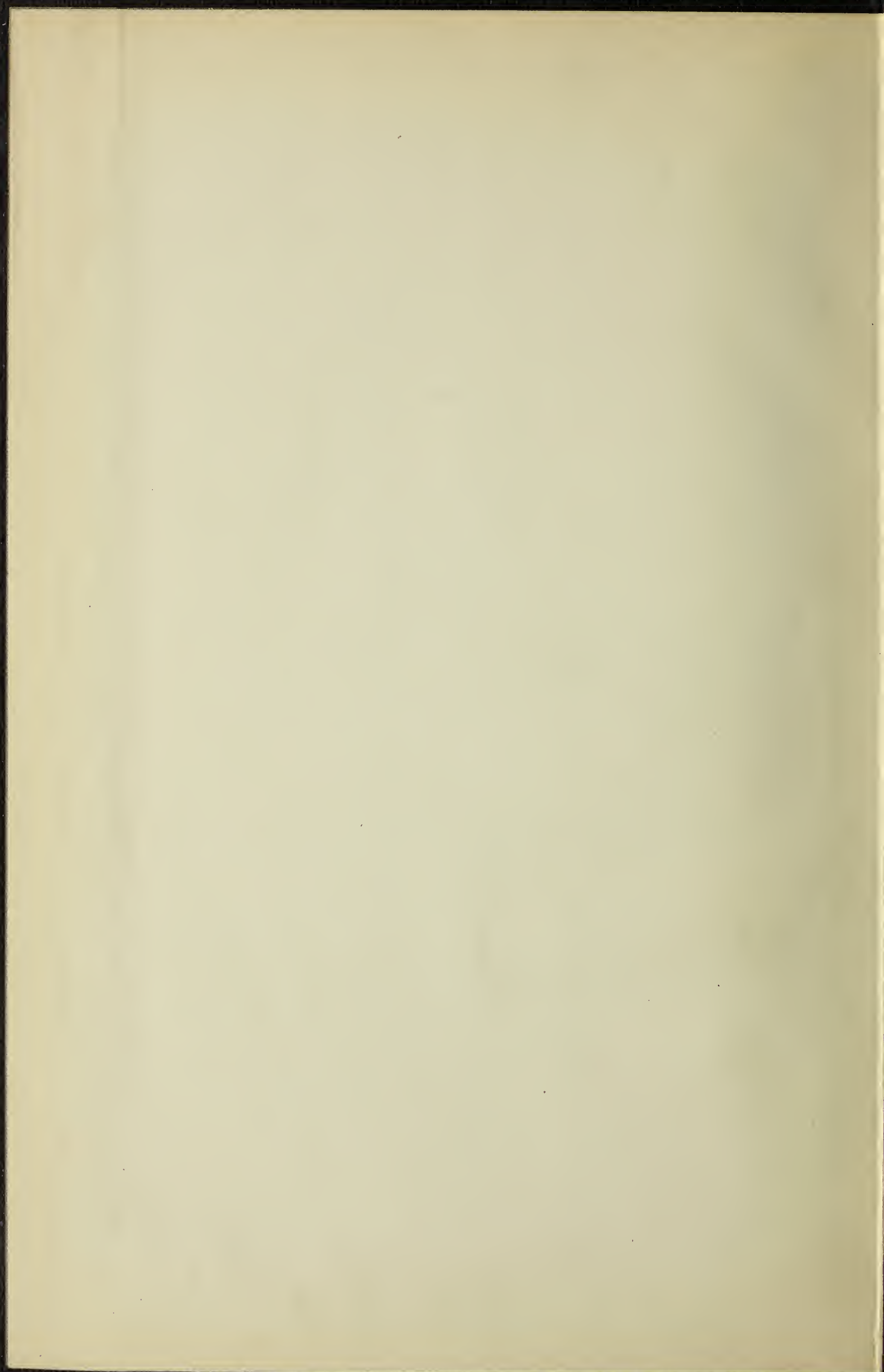
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HOME AND PROGRESS

The Bank
of Exceptional
Service
The Harris Bank



Your money
when you want it
Our money
when you need it

Published by the First National Bank, Champaign, Illinois

VOL. I

AUGUST, 1916

No. I

GREETINGS

GREAT is Champaign county—but let us make it greater! Greater not only in material wealth but also in its happy homes and contented citizens! Let every citizen consider himself a partner in the greatest thing in the world—the development of our homes and our communities—let every citizen take as his platform this:

“If you succeed, I benefit; if I fail, you are injured; should you do the community a service, we are all gainers, while if I waste its taxes or resources or opportunities, I am a public enemy, for the interests of each of us are inseparable from the welfare of all of us. None of us are so small that we cannot count for good or evil; none of us are so big but that our bigness makes us more responsible.”

For more than fifty years it has been the belief of the First National bank of Champaign (the Harris bank) that it should help the community thrive and develop if it itself was to prosper. That is the thought behind this little monthly messenger, “Home and Progress.”

It is printed primarily for the thousands of customers of the First National but it will be sent free to any others who request it or to any names suggested by our customers.

GOOD ROADS—WHILE WE LIVE!

NO one in Champaign county is opposed to Good Roads, which means Hard Roads!

“Hold on,” you interrupt. “Bill Smith and John Jones and—”

You are going to say that they are opposed to Hard Roads.

No, they’re not.

They are opposed to the EXPENSE, which they think would be too heavy—not to the Hard Roads themselves.

Bill Smith, John Jones and the rest of them—all good citizens—haven’t investigated enough. If they will just listen, we will try to show them that

they are mistaken about the expense.

Even Bill Smith and John Jones and their friends concede that **SOME-TIME** there will be a real system of permanent roads in Champaign county. The only question is, When? In our lifetime? Or when the daisies are blooming over us and our grandchildren are reaping the benefits?

If these roads are surely coming, why not have them now so that those of us who are living will get part of the benefit and those who come after us can pay part of the expense?

In town we pay for our pavements, sewers, schools and other improve-

ments with long-time bond issues, extending the cost over a number of years so that the expense each year will not be a burden. Very few of us ever bought our farms cash down. Usually we mortgaged them for from five to twenty years. Why should we hesitate to issue bonds to pay for roads which will bring prosperity and pleasure alike to every farmer?

County Highway Engineer Fairclo has made an estimate of the cost of a system of hard roads for Champaign county. The annual tax on each average farmer for such a system would be only about twice the cost of an automobile license. Read carefully what the county engineer says, then plan to help get Champaign county out of the Land of Mud!

By George C. Fairclo

(County Highway Engineer)

The assessed valuation of all property in Champaign county is \$33,263,000. The constitutional limit for a bond issue or any other indebtedness in a county is 5 per cent of the assessed valuation. Champaign county is free from all indebtedness, therefore the statute gives the people the right to vote an issue of bonds for building hard roads up to an amount of \$1,663,100.

Let us assume that \$1,500,000 in bonds are to be issued. The first questions which arise are: of what material will the roads be built; what will be the cost per mile; where will they be located, and what will be the cost per acre of farm land?

The kind of material to be used in building a hard road obviously depends upon the nature and amount of the traffic. It would not be economy to build a gravel road for the heavy traffic into Champaign and Urbana, nor would it be economy to build a

brick pavement where the traffic is light in the outlying parts of the county. However, the sentiment of the people of this county seems to be in favor of a brick pavement wherever hard roads are built.

In order to connect the trading centers of the county it will be necessary to build at least 165 miles of road and this amount at \$12,000 per mile for brick pavement would cost \$1,980,000, which is beyond the ability of the county to build. Therefore, in order to get the necessary length of roads, a system must be devised which is a combination of brick, concrete, macadam or gravel, possibly a combination of brick and concrete would be adopted for the reason that if these two materials were selected the state will have to keep them in repair. The State Highway Commission has adopted specifications for the monolithic slab construction of brick pavement, and I believe that this type of pavement could be constructed in Champaign county for \$12,000 per mile. The thickness of the standard concrete road is 7 inches at the center and 6 inches at the sides and this type of pavement I believe could be built in Champaign county for \$8600 per mile. Vermilion county is paying 8 per cent less than these prices.

The location of the roads must be such that the trading centers of the county shall be connected and this necessarily means that the main lines of traffic leading from the two principal cities of the county, Champaign and Urbana, shall be connected with the other towns of the county.

In order to complete this system it would be necessary to build approximately 160 miles of roads along the following general routes:

1. From Five Points to Dewey, Fisher and Foosland.

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2. From Urbana to Thomasboro, Rantoul and Ludlow.

3. From Rantoul to Dillsburg, Gifford and Penfield.

4. From Urbana to St. Joseph and Homer.

5. From Ogden to St. Joseph, Flatville and Gifford.

6. From Urbana to Philo, Sidney, Longview, Broadlands and Allerton.

7. From Champaign to Savoy, Tolono and Pesotum.

8. From Tolono to Sadorus and Ivesdale.

9. From Champaign to Staley, Bondville and Seymour.

10. From Champaign to Mahomet.

Using this system all of the trade centers of the county would be connected with each other by hard roads, leaving out only Lotus, Royal and Parkville.

If we assume that \$1,500,000 in bonds are to be used and that they are to be paid off in 20 years, the direct tax required on each \$100 of assessed valuation in Champaign county would be 31 1/10 cents. Therefore the approximate cost per acre of farm lands of an assessed valuation of \$33.33 would be 10 4/10 cents. This means the owner of a 160-acre farm would pay \$16.54 per year for 20 years, if the county paid the full amount of the bonds and interest and nothing was received from the state aid money. If Champaign county continues to receive \$20,676 state aid per year this amount per year with no increase (the probability is that this allotment will be increased very materially from year to year), and applies this allotment of state aid money to the retirement of bonds, then the direct tax on \$100 of assessed valuation would be reduced by about one-fifth, making the amount 25 cents on \$100 of assessed valuation or 8 1/3

cents per acre on farm land, or \$13.33 on a 160-acre farm.

It should be noted that the assessed valuation of the incorporated cities and villages is \$9,039,080 and that the assessed valuation of Champaign and Urbana townships is \$8,818,513. By comparing these amounts with the total assessed valuation in Champaign county of \$33,263,000, you will see that the cities and villages of the county will pay 25 per cent of the cost of improving the country roads and no road will be built inside of the limits of these cities and villages. You should also note that the townships of Urbana and Champaign having an assessed valuation of \$8,818,513 would pay 25 per cent of the entire cost of the bond issue of \$1,500,000.

— SAVE —

LET THEM HEAR FROM YOU

Do you stand around and criticise the officials of your town, city, or county? Of course that's your right. But do you ever tell THEM what you think?

Most officials are anxious to carry out the will of the people. Let them know it direct—don't think it will be relayed to them via the grocery store where you expressed your opinion last Saturday night.

Do you think we ought to have a bond issue for a county system of permanent roads? Then write to your supervisor. Write to George C. Fairclo, county highway engineer, Urbana.

Do you think we ought to have better schools? Write to Charles H. Watts, county superintendent, Urbana, and tell him what you think about your local conditions.

Follow the same plan with other officials high and low. They want to know what you think.

YOUR LIFE INSURED WITHOUT COST

YOU'VE often thought about the value of life insurance—but you've never got around to doing anything. Now the First National have provided a method by which you can insure your life—without cost!

Start a savings account in our new 100 Weeks Saving club—another forward step in progressive banking. It is open to any man or woman under fifty years of age and to any boy or girl over five years of age. The plan is simple and easy. This is how it works.

Ages 16 to 49

If you are between the ages of 16 and 49 you may deposit 25 cents, 50 cents, \$1.00 or \$2.00 a week for 100 weeks, and at the end of that period you will get back \$25.00 for the 25-cent membership, \$50.00 for the 50-cent membership, \$100.00 for the \$1.00 membership, or \$200.00 for the \$2.00 membership.

If you should die any time after the first deposit is made, and before the end of the 100 weeks, your family or the person you name will at once receive through the bank the full amount of \$25.00, \$50.00, \$100.00 or \$200.00 according to the membership you carry. You may take any number of memberships in one name between the ages of 16 and 49 not to exceed \$2.00 per week.

Ages 10 to 15

A boy or girl 10 to 15 years of age may deposit 25 cents, 50 cents or \$1.00 a week for 100 weeks and receive \$25.00, \$50.00 or \$100.00 at the end of 100 weeks, and in case of death any time after the first deposit is made, the parents will be paid at once through the bank the full amount of \$25.00, \$50.00 or \$100.00 according to

the membership carried. Boys and girls of this age can take memberships up to \$1.00 a week only.

Ages 5 to 9

Parents may deposit 25 cents or 50 cents a week for each child between the ages of 5 and 9 years, for 100 weeks and get back \$25.00 or \$50.00 for each child at the end of 100 weeks. In the event of the death of a child before the end of the 100 weeks the parents will receive at once the full amount of \$25.00 or \$50.00 according to the membership carried.

No Medical Examination Required

All you have to do is to call at the bank, make the first deposit, get a bank-book, and your life is immediately insured, without cost. You may deposit in advance for as many weeks as you desire. We shall be glad to answer any inquiries made in person, at the bank, and explain fully any points that are not entirely clear to you.

Secure This Protection Today

You can start any time, but why delay? Every wise man and woman sets aside a sum for unexpected expenses. Worry about tomorrow is not a trial, when you have a bank account that gives you additional protection through life insurance, without cost. Provide a membership today for yourself and all your family.

— SAVE —

Write to "Home and Progress" about any topic which interests you—roads, schools, whatnot. If you agree with us or not, say so.

Tell us what YOU think ought to be done for the Homes and Progress of Champaign county.

— SAVE —

Don't wait until you have been robbed or suffered a loss by fire! Get a safe deposit box now. \$2.00 a year.

LIVE BOYS AND GIRLS

LET us make you acquainted with the live boys and girls of Champaign county who are learning the lesson of thrift by saving their money.

From every town, village and hamlet—from every section of the county—boys and girls bring or mail their savings to the First National. They realize that frequent deposits, even of small sums, soon build up a nice sum.

Here are a few of them—bright-faced, clear-eyed youngsters, who are certain to grow up to be credits to their communities. In each issue we plan to print their letters and photographs and will be very glad to have any boys and girls, who are interested in saving their money, write us a letter and send us a photograph. If you would like to follow the example of these boys and girls, write to the First National.

Helen Hadden of Sadorus



I am ten years old. I am four feet and five inches high. I weighed 70 pounds about a month ago. I went to the Hazel Green school in District No. 12. I have gone four terms and am ready for the sixth grade next year. I don't earn very much money. Last summer I earned some by selling chickens, and I fed the horses, colts, pigs and cows this winter when papa was away or working. If there were any horses or colts at home I would put them in the barn. Then when papa gets home I help him unharness the horses. He owes me some money for working in the winter. This vaca-

tion he is going to give me 15 cents a week for doing that work, and I can earn money to put in your bank that way. I think it is good to deposit money when you are young so you will have some when you get older.

Maurice Cooper of Philo

I am eleven years old, and in the seventh grade. I think it a good plan to save and deposit money in the bank, so I can help papa send me through college. I earn money by mowing lawns, picking cherries, and running errands. When I go to college I expect to help papa send me through college. When I am grown I expect to be a farmer.



Gardner S. Norton of Bondville

The first deposit I made in your bank was the 50-cent check that I received from the "Gazette" a few years ago, and with that fifty cents and what other money I had at home in my little bank was \$2.70 which I deposited May 31, 1912. Since that time and Nov. 12, 1915, I have saved with interest and with raising chickens and ducks \$71.19. I have one pen of pure-bred, white Plymouth Rock chickens and a pair of white Embden geese in the place of last year of Leghorns and Roven ducks. I think the Plymouth Rock chickens and the geese grow larger and bring me more money, which I expect to save and put in



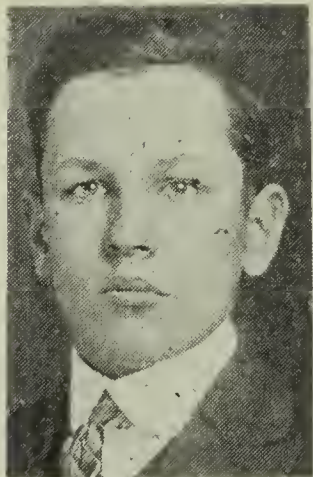
the bank. I expect to raise all the chickens and geese I can to get more money to use when I am of age, but at this time hardly know what I will do, but if I do not change my mind, I will raise and sell poultry. My exact age is 12 years, 5 months and 11 days.

Ethel Kelley of Ivesdale



I am fourteen years old. My savings in the bank were earned by raising poultry. I thought it would be a good plan to save money, as I would like to become a piano musician, and I know it takes a great sum for music lessons.

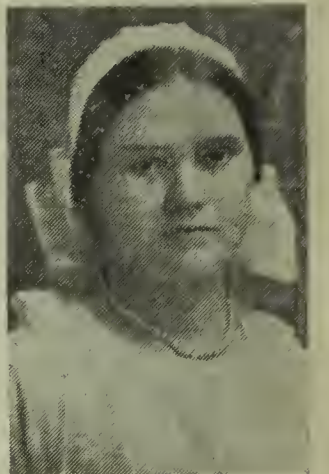
Azro Feidler of Thomasboro, Age 16



Hoping you will appreciate a little story from me, telling how I earned the neat little sum I have in the First National bank of Champaign, I will proceed to tell you and also give you a little advice which I hope will also be appreciated. I earn a dollar wherever I can in an honorable, honest way. The first money I saved I earned plowing corn and doing other work on the farm during vacation. I commenced this when I was twelve years old but did not get very high wages the first two years. I have been doing this work every summer since I began. In the winter I make fires in the church on Sunday and do many other odd jobs when I have time. I

have done most every kind of work and find that it is no trouble to get work if a fellow is a hustler. I buy my own clothes, books, etc., have everything I need and spend a little for pleasure besides. It is no trick to make money and save it if you put it in Harris's bank, and this is what every boy should do. If you make ever so little, save part of it and put it in this bank. It will be there when you need it.

Ruth Pfister of Bondville, Age 14



I think it is a good scheme to save and deposit money in the bank because it teaches people to be saving. I am earning my savings money myself by raising ducks, crocheting, and making fancy work. I think I will buy a farm when I save money enough.

Russell Chenoweth of Fisher



I have not made any plans of what I will be or what I will do with the money deposited in your bank. I have not earned all the money I have, but a good share of it was made raising hogs. I am sixteen years old.

(Have the First National help you save! Start a savings account with a dollar—bring it to the bank—or mail a money order, check or draft.)

— SAVE —

Regular savers can never be poor.

ASK FOR THESE BOOKLETS

Did you know that the First National was founded more than fifty years ago by B. F. Harris, whose portrait was placed in the Illinois Farmers Hall of Fame the other day? The story of its founding and life is related in "The Story of An Institution Which Is Fifty Years Old."

"Your Future and Mine" is a dream of the Champaign county that is to be. It is not an advertisement.

"The Story of a Day Behind the Counter" explains the varied services which a bank such as the First National is asked to perform—and does.

Drop a card for any or all of these booklets, or ask for them when you are in the bank.

The "Banker-Farmer" is edited by our president. Get a copy of it, too.

— SAVE —

YOU ARE INVITED TO THIS PICNIC

Watch for announcement of the date of the Champaign county farmers picnic on the Harris "Home Farm," on the Sangamon river, thirteen miles west of Champaign and four miles south of Mahomet. The date will be fixed when there is a lull in farm work. Upon its 2000 acres there are 2000 pigs and shoats, 325 sows, 2400 ewes and lambs, five tractors, silos, etc. Last year Dean Davenport, County Agent Oathout and others spoke. You are invited.

— SAVE —

PUT YOUR MONEY TO WORK

In most undertakings, if you wish to achieve results, it is necessary to give them your personal attention—to watch them. But there are exceptions.

The parson saw old Uncle Timothy starting away on a fishing expedition, and knowing how hard his wife worked, thought it a good time to reprove him for his laziness.

"Timothy," he said, "do you think

it's right to leave your wife at the washtub while you pass your time fishing?"

"Yas-suh," replied the old colored man. "It's all right. Mah wife don' need no watching. She'll wuk jes' as hard as if I was dah."

The same may be said of your money deposited in our savings department. It will require no further attention from you as a depositor, but will work for you just as hard, day and night.

— SAVE —

Don't hesitate to ask this bank any question. Its officers are men of extended experience in various lines of business. Their experience is at your service—whether it's about farming, business, selling, buying—ask them.

The next time you are in the First National, notice the little safe in a corner of the lobby. It's the original safe used by B. F. Harris when he founded this bank more than fifty years ago.

You can start a savings account with the First National by mail. Get a money order, draft or check and send it with instructions.

The First National has more savings accounts than all of the other banks in Champaign put together.

Consult your banker before you make any investment.

— SAVE —



Thrifty Women



NINE times out of ten, the women are the money savers of the family. Men mean well enough. They know the value of having money in the bank, but they haven't the knack of saving. They haven't learned the trick of making one dollar do the work of two in buying, and of laying the other dollar away for the rainy day that is sure to come.

This bank especially encourages and cooperates with these thrifty women. More women come into this bank daily than into any other office in the county.

A comfortable Rest Room, easy of access, is at the service of all women, whether customers or not.

This bank will be pleased at all times to assist women who desire to open a bank account for themselves, or their children.

The First National

(The Harris Bank)

B. F. Harris, president

N. M. Harris, vice-pres. H. S. Capron, cashier

W. T. Osborne, assistant cashier

Postmaster, if not deliverable, notify First National bank, Champaign, Ill., and return postage will be sent.

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Champaign, Ill.

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HOME AND PROGRESS

The Bank
of Exceptional
Service
The Harris Bank



Your money
when you want it
Our money
when you need it

Published by the First National Bank, Champaign, Illinois

VOL. I.

SEPTEMBER, 1916

NO. 2

WRITE TO "HOME AND PROGRESS"

WHAT do YOU think ought to be done to make this county an even better place in which to live?—to make Champaign busier and better—WHATEVER IT IS, don't hesitate to write us YOUR opinion. We won't use your name if you don't wish it.

We are not sending this little paper to 10,000 homes merely to advertise our bank. We are devoting space to better roads and other things which will make everybody more prosperous and happier—we expect to share in that prosperity and happiness.

COOPERATE with us. WRITE us TODAY.

CHAMPAIGN COUNTY is talking Good Roads—and Hard Roads. This has been demonstrated to our satisfaction by the comments we have heard on the article "Good Roads—While We Live", which appeared in the first issue of "Home and Progress."

"Why can't we have a bond issue like Vermilion county?" is a frequent question. There seems to be no answer to this except "We Can". This county has been fortunate in having a board of supervisors who have handled its affairs most economically, so the county is in splendid financial condition and a bond issue can be sold at a very low rate of interest. Vermilion county, for instance, pays four per cent.

It will be up to the board of supervisors to vote to submit a bond issue for a system of permanent roads to the people. Let your supervisor know what you think about the question. But first study it. Read County Highway Engineer Fairclo's article in our first issue.

Secure a copy of a pamphlet, "Public Roads in Champaign County" by S. E. Bradt, secretary of the State Highway commission. Mr. Bradt is not a politician. He is a banker interested in the welfare of the state. This pamphlet explains just what a bond issue means—for this county. Write to the First National for a copy of this pamphlet which has been published by the Champaign County Highway Improvement association.

This is an organization of men from all over the county. It is out in the open. It has already cooperated in holding three meetings at the invitation of three communities. One was under the auspices of the Riley Improvement association at the Riley school in Philo township; another under the auspices of the Newcomb township Improvement association, and a third at Fisher in charge of the Fisher Community Development association. Many other meetings are being arranged. If you will write to C. W. Murphy, Champaign, Ill., who is secretary of the County Highway Improvement association, he will be glad to assist you in arranging meetings and securing speakers.

This is a sample of letters received:

Sidney, Ill., July 25.

"Home and Progress",
First National Bank,
Champaign, Ill.

Dear Sirs:

I have just read what you say of hard roads. Was surely glad to get this information. I have for some time thought a bond issue and a continuous system of hard roads under state supervision would be the best solution of our road question. Would like to ask these questions:

Does the state pay any more to the construction of these roads than the county's share of auto licenses. What part of maintenance does the state pay? What is meant by a state aid road?

Yours truly,
S. A. BUDDEMEIER

This is the kind of letter we want to get.

The state pays much more money back to Champaign county than the automobile license of the county total. In 1915 the county was allotted \$20,676 by the state. The last report of the secretary of state showed that the county's auto licenses totaled fifteen thousand dollars in round figures. The reason for the difference is that Cook county pays 47 per cent. of the automobile license, but most of this money is spent outside of Cook county

to the advantage of counties like Champaign.

The state maintains state aid roads entirely. It may be objected to that it does not look after the dirt road on either side of the hard road as on the Bloomington and Savoy roads. But if these brick roads were part of a general system, the state would also look after the dirt. It cannot pay this attention where there are just a few scattered roads as in Champaign county.

A state aids road is one selected by the Board of Supervisors with the approval of the State Highway commission. If this road is brick or concrete the state pays half the cost to build and all the cost of maintaining it.

Write to us your opinions on this matter—whether you agree with us or not—the more frank, open discussion the better. That is sure to bring—
"GOOD ROADS—WHILE WE LIVE"

— SAVE —

FARMERS' PICNIC

August 24th some fifteen hundred people attended our Harris "Home Farm" picnic, on the farm where the founder of this bank settled some 85 years ago.

It was an ideal day and most everybody said they wanted to come again next year and bring their neighbors.

The farmers ought to get together oftener and compare notes and visit. Will hope to see you there next year.

— SAVE —

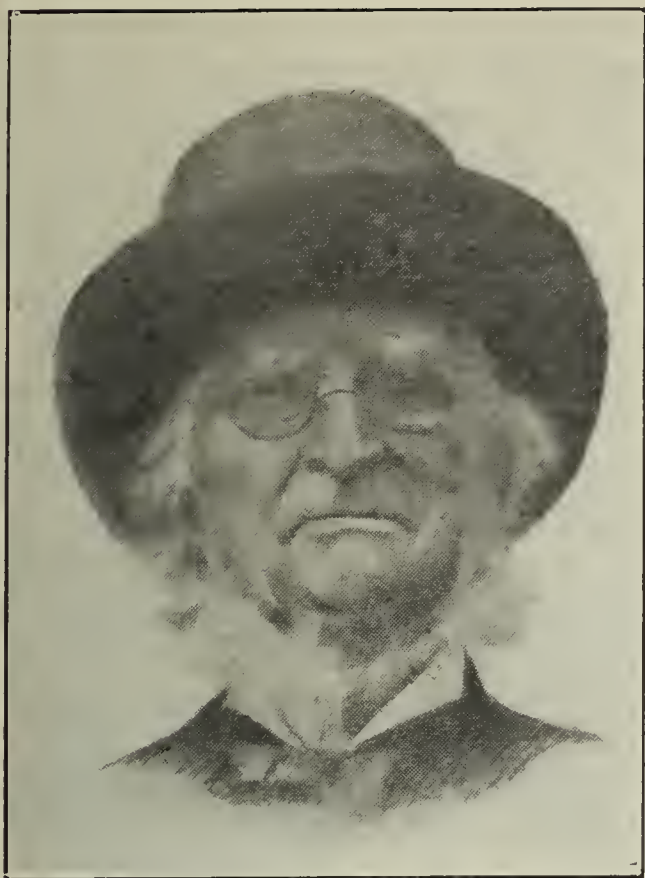
SAVE \$2 A WEEK

You can walk far if you strike an easy, steady gait and stick to it.

You can save a lot of money on the same plan by depositing a small, but fixed amount in the Harris Bank every week or every pay day.

It's regularity and sticking to it that counts. 3% compound interest will help along.

We welcome such deposits.



B. F. HARRIS, Sr., 1811-1905

GETTING AHEAD

At the age of 90 years (about 3½ years before he died), B. F. Harris, founder of the First National Bank, put into writing a number of incidents concerning his various experiences. He refers to 4 or 5 of the wealthy land owning neighbors of his father who had accumulated a competency and who were reputed to be wealthy men. At this time he was about 21 years of age and writes:

"I became acquainted with them and had frequent conversations with them, more especially on business matters. I thought I had learned and fully understood their measure of ability and so I made up my mind if those men could accumulate fortunes, commencing on small means to start with, I could do the same thing and I never had the least fear but that I could succeed if my health was spared.

When I left my father's home he proposed to give me a little start in business as he had done for his other children that had gone forth for themselves, but I thanked him and told him

I felt sure I could run my own canoe and make all I need or want.

This is the way a young man should feel when he starts out in life—that many others have succeeded why can't I do the same or even better—start in to win and stick to it knowing that you can and will. Take it moderate and have patience and not be too eager to become suddenly rich but take it patiently and quietly and you will come out all right in the end. Just say to yourself, if that or this man can do this thing I can do it and will—and that will bring you out all right in the end. Young men starting in business should never lessen their own confidence in themselves. If you do the chances will be against you. You can't tell what you can do until you try with a will."

— SAVE —

Only the rich can afford to say "I haven't got the money."

— SAVE —

HOMER BANK BURGLARY

The blowing of the safes in two Homer banks only again emphasises the fact that every person should have his valuable papers in a strong Safety Deposit Vault—a box only costs \$2.00 a year in the First Nat'l Safety Deposit Vault.

— SAVE —

On Time

He and she arriving in the fifth inning.

He (to a fan)—"What's the score?"

Fan—"Nothing to nothing."

She—"Goody! We haven't missed a thing!"

— SAVE —

YOUR LIFE INSURED WITHOUT COST

Start a savings account in the 100 Weeks Savings club. This insures your life—without cost—and it teaches and helps you to save. Write a letter or stop in at the bank and ask for particulars.

REMEMBER

the "Harris Bank" is YOUR bank—if there is any service it can render YOU, it wants YOU to mention it. This little monthly, HOME AND PROGRESS, is working for the development of the homes and communities in Champaign Co. Its platform is this:

If you succeed, I benefit; if I fail, you are injured; should you do the community a service, we are all gainers, while if I waste its taxes or resources or opportunities, I am a public enemy, for the interests of each of us are inseparable from the welfare of all of us. None of us are so small that we cannot count for good or evil; none of us are so big but that our bigness makes us more responsible.

THE FIRST NATIONAL

(The Harris Bank)

B. F. Harris, President

N. M. Harris, vice-pres. H. S. Capron, cash'r

W. T. Osborne, asst. cashier

— SAVE —

BUSINESS SITUATION

The people of Champaign county have every reason to be well satisfied with the present condition and business outlook. Not in years have such prices prevailed for all agricultural products, and money rates on both mortgage and unsecured loans are lower than have obtained in many years.

The consequence is that land values have reached a point higher than ever before, and the man desiring to purchase has more easily financed his deal than it was possible in the past.

With bountiful crops, the outlook for merchandising was never better and the only difficulty for our merchants is to obtain the goods which are scarce owing to war effect on dyes and textiles. The steady growth of attendance at the University has brought with it an increasing outlet for merchandise.

In the building lines there is much activity, largely concerning homes, the notable exceptions being the new Lincoln building just finished by Mr. Isaac Kuhn, and the Robeson building now in process of erection, both being structures of a type far in advance of a community of the size of Champaign.

The proposed opening of a boulevard system through the southwest part of the city, with the attendant development of a new residence district on the high land overlooking the city, is a feature of the plan now being worked out by a bureau of the Chamber of Commerce.

— SAVE —

DO YOU GET LETTERS WHERE YOU LIVE?

Well, then, you can BANK WITH US BY MAIL almost as easily and just as safely as if you lived in Champaign or Urbana. Our system is the simplest and best yet.

Write us and we shall be glad to give you full explanation of our methods. We are always at your service.

— SAVE —

Give fools their gold, and knaves their power;

Let fortune's bubbles rise and fall;
Who sows a field, or trains a flower;
Or plants a tree, is more than all.

— SAVE —

Children know a great deal now. Do yours know how hard it is to make a dollar, and save it?

— SAVE —

The easiest way to make things right at Washington is to begin by making things right at home.

— SAVE —

The thing that ought to concern you is not merely who is going to be postmaster of this town but also what kind of town he is going to be postmaster of.

— SAVE —

Diligence is the Mother of Good Luck.

HERE are some more of the live boys and girls of the county who are saving money with the cooperation of the First National.

If you are a county boy or girl and have a plan by which you are earning and saving, write us your story or come in the bank and tell it to us—even if you aren't a depositor here. We want to tell your story to encourage others to imitate your example. If you haven't a photo we will make one of you free.

— SAVE —

Carroll Clark Dickson of Mahomet



I am nine years old, my birthday is December 26. I go to school in the country and have taken the fourth year work this term. I have a savings account in your bank which Grand-pop Dickson started

for me with \$5.00, May 29th, 1913, to which I have added several dollars. Papa gave me a sheep in 1914 and she raised three lambs. In 1915 she had three lambs, but one died, and this year she had four and one died when it was about a week old. Papa gives me money for the lambs and the wool that comes from my sheep. Mama gives me a dozen chickens each year which I sell. Part of my money I add to my deposit and use part of it to buy my clothes. When I get big I want to be a farmer.

— SAVE —

Force of Habit

Masked robber (to bank cashier)—
“Hand over your money and watch, and be quick about it.”

Cashier—“You will have to be identified first.”

— SAVE —

The man who lives only for himself will soon be living alone.

Frieda Hartman of Champaign



I am glad to read that you are going to print a little story with photographs. You also asked me what I expected to do when I grow up. I have decided on several different things.

I have a very great interest in music and books. I earn quite a little of my savings account money by playing the organ in church. I have done this ever since I was eleven years old. I also get some from my father and mother. My grandma, aunts and uncles also give me some.

— SAVE —

Leland Mervin Inman of Penfield



The reason of saving and depositing money in the bank when you are young, is it cultivates a habit of saving money for future use. The way I earn my money is delivering different articles in

town, and then the different travelling men that come into papa's hardware store give me pennies and nickels to get candy with and instead of getting candy I put the money in my savings bank. I am planning on being a doctor when I am old enough, and then my savings account will come in good use when I go to college to secure my education, and then I will be ready to practice the profession that I studied for. I was nine years old the 10th day of August.

— SAVE —

You can bank on us—the Harris Bank.

INFORMATION EXCHANGE

If you have any questions you want to ask pertaining to Banking, Finance, Investment, Farming or Business we would be glad to try to answer them in this column. Names will not be published, but must be signed to the inquiry which should be addressed to HOME AND PROGRESS, First Nat'l Bank, Champaign.

— SAVE —

SIX RULES FOR SUCCESS

Dr. Bruce R. Payne, President of Peabody College, Nashville, Tenn., points out six things to consider for success:

1. **Open-mindedness.** — Keep your mind open for new ideas; be willing to give them many patient trials. Do not hastily refuse the suggestions of others when given orally or upon the printed page. Test all things, and then hold fast to that which is good.

2. **Earnestness.** — Wake up and keep awake! Whatever your hands find to do, do it with your might. Be sure your hands find the right thing to do. Then don't be half-hearted in the doing.

3. **Health.**—Keep your mind and your body clean, healthy and whole. The victory is to the strong. The lame, the halt and the blind carry no loads. You owe it to God and man to be as strong and as well as you can.

4. **Concentration.** — Begin to learn to do some important work and stay with it until you excel in it. Prolonged and unremitting concentration of mind and body upon some one undertaking useful both to humanity and to yourself is a prime requisite of success.

5. **Obedience to Laws.**—Try to discover as many of the laws of nature, the laws of man, and the laws of God as you can. Then forever regulate your action and adjust your life to these laws. God alone makes laws. It is man's business to discover them and obey them.

6 **Friends.**—Half your success will come from your friends. Make friends. Do something for as many people as you can. It pays, though you will never make it pay if you do it for pay. Lay up for yourself treasure in this heaven of friendship and no man may steal it from you. Invest something in other people. It is profitable, if not always in the way you desire, then in a better way. It will be paid in God's own time and manner.

— SAVE —

THE WAR AND BUSINESS

It is the business of all of us to keep advised as to our best interests, even though we have to read a few dry facts and figures to do so. Here are some facts:

Future business of the United States depends largely on how long the war will last and how far-sighted we are in preparing for the changes that will come when war ends. The present business outlook is good because the war may last another year, and this means continued demand for all our products. Our exports for the year ending June 30th were \$4,334,000,000, a gain of a billion and a half dollars over the previous year, and more than two billions above the average of the four years before the war. June 1916 exports almost doubled June 1915 exports and the year's balance of trade in our favor doubled that of 1915 and was four times greater than that of the year just preceding the war. Our exports to France and Italy have increased four fold; three fold to England and ten fold to Russia—two-thirds of our shipments to Russia being staple goods, not war supplies.

Our imports of \$2,198,000,000 for this year were \$476,000,000 above the average for the last five years, and 68% of these imports came in duty free. Our June imports of \$246,000,-

000 were the largest in any month in our history.

What is to be the situation after the war?—That is anybody's guess. It would seem simple common sense to encourage the building up at once of a merchant marine of our own to help keep up this big export business of our crops and various products. We must also make up the loss of war trade and keep the great in-rush of imports of foreign products, that will be even greater after the war, from competing with our labor and production. It should likewise pay more of our revenue instead of 68% of it coming in free—we are getting no benefit from it.

When we quit making war supplies for Europe, many of our men will be thrown out of work while millions of men in Europe's war trenches will begin a labor war against us.

The Allies have made plans to "render themselves" as independent as possible of other countries at the close of the war, and they propose to "subsidize or control" and to "grant financial assistance to research and development of their natural resources" as well as placing "heavy duties or prohibitions on imports."

Are we going to look out for ourselves?—Nobody else will look out for us. After the war interest rates will be higher; we will get no help from Europe as in the past but will have to finance ourselves and help them—for they will pay big rates.

Now is the time for us to pay debts, save and be frugal. We have saved millions by not travelling in Europe and by buying back from her a billion and a half of our securities, and we have loaned her much money—thereby greatly increasing our income. The longer the war lasts the more nearly bankrupt Europe will be. Two years of war has cost her over fifty billions of dollars, or ten times more than our four years of Civil war cost



us. England is trying to meet part of her burden by very heavy taxes to cover her interest and general expense—and has only increased her paper money or note issue by thirty-five million dollars.

Germany, for instance, has increased her paper or "green backs" by over one billion dollars in two years, though we only issued four hundred million "green backs" during our four years of Civil war, and required fifteen years to get back to a hard money basis. The war has brought and will bring still greater readjustments:—We must each of us study the situation carefully, sit tight, and talk and vote for the interests of the United States.

— SAVE —

WHAT ABOUT YOUR YOUNG FOLKS?

Are they interested in savings—as they should be? This is a wasteful age, and we must all practice habits of thrift and of saving part of what we earn. The only sure way of doing this is by having a savings bank account and depositing even small amounts frequently and regularly. You will not regret any effort you make to encourage some boy or girl to open a savings bank account.

— SAVE —

Always live within our income,

For there is just this much about it.

If we do not live within it,

Some day we'll live without it.

— SAVE —

MAKE THAT DEPOSIT TODAY.

To Farmers

THE farmers of Champaign county are reaping the well deserved reward of their labors. Their ships are coming in—in the shape of the cash for their crops.

As a result they have much money on hand, awaiting investment or other disposition. It is more than is needed for a checking account.

Deposit this "Reserve Account" in the First National bank of Champaign. It will be held safely in this institution which has for more than a half century been the bank of the farmer.

Your business with us is absolutely confidential.

Send a draft or check with instructions—or come in when you come to Champaign.

The First National

(The Harris Bank)

B. F. Harris, president

N. M. Harris, vice-pres. H. S. Capron, cashier

W. T. Osborne, assistant cashier

For delivery, notify First National bank, Champaign, Ill., and return postage will be sent.

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Champaign, Ill.

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HOME AND PROGRESS

The Bank
of Exceptional
Service
The Harris Bank



Your money
when you want it
Our money
when you need it

Published by the First National Bank, Champaign, Illinois

VOL. I.

OCTOBER, 1916

NO. 3

OUR GOLDEN OPPORTUNITY

BEFORE another number of Home and Progress is issued we will have had the greatest opportunity of any citizens in all the world, viz:—to go to the polls and say who our president, governor and many other representatives are to be. In selecting these men to take charge of our business we want those who will serve the best interest of all—not just our selfish interest or a party interest.

Never in the life of this generation—if ever—is it so vitally important for every voter to VOTE AND VOTE RIGHT.

This is a time for a patriotism that rises superior to partisanship. We want patriotism that will not allow us to permit a party label to prevent us from seeing that every public office is better manned and every school better womaned than it has ever been before.

Conditions generally have changed and are changing rapidly and we must meet and solve the new problems for we can't be governed by old ideas and methods—we don't stand where our fathers stood, or where we stood five years ago.

Our greatest danger today is from cowardly public officials and citizens who haven't the courage to come out for what is right, or protest against what is wrong.

WE must vote, and weigh our votes well beforehand, for the result of all our votes must make this a better and safer nation and state in which to live. Vote as you would fight and pray.

GET THIS VIEWPOINT!

Young men rarely stop to figure what they are worth to themselves. Usually they are keen as to their worth to their employers, and anxious to increase their value to them, but really, what they are worth to themselves is much more important to them, if they would but stop to consider the matter. It often happens that young men who are worth \$100 a month to their employers are not worth as much to themselves as other young men who are worth only \$50 a month to their employers.

The vital point about a young man's future is not the salary he gets. It is what he saves out of that salary. The man who saves \$100 in a year out of a \$50 monthly wage is worth more to himself than the \$10 or \$150-a-month man who saves nothing.

There is just one way for a man— young or old—to figure his value to himself, and that is by the amount of his surplus at the end of a year's work. For instance, the man who saves \$100 in a year has been worth just about 33 cents a working day to himself. If he will consider those figures, and make a mental note of his expenditures for unnecessary things during the year, he can readily decide whether or not he has been extravagant. No young man can afford to spend for pleasures except from his surplus, and if he figures exactly what that is day by day he can arrive at a correct conclusion as to the real value to him of that daily surplus.

For instance, the man who is saving 33 cents a day (\$100 a year) is saving about 4 cents an hour, basing his work on an eight-hour day. That means that when he spends 5 cents foolishly he is wasting an hour's work—giving an hour of his toil away in the form of 5 cents. If he spends 40 cents he is giving 10 hours of his work for what he receives in return for that 40 cents. These are correct figures. How many young men there are who

spend 40 cents of their earnings for some trifling pleasure who would instantly cut it out if they realized that as a matter of fact they were giving away a solid day's work for it.

These surplus figures are very important for the young man, because experience shows that in the vast majority of cases his financial future depends on his surplus. The man who has saved \$500 has a solid advantage over the one who has saved nothing. Money saved is but another name for opportunity. Many a fellow of 25 or 30 complains that if he had just had the opportunities some other fellow had he would be getting on better, when as a matter of fact he had equal or larger opportunities at the start. The difference was that one fellow guarded his surplus during the first eight or ten years of his work, while the other fellow regularly squandered it.

We do not believe a young man should deny himself a good time when he can afford it, or that he should be miserly, but we are certain he should be careful to get value received for what he spends, measured in terms of hard work based not on his salary or wages, but on his average daily surplus figured for a year.—Gallipolis (Ohio) Tribune.

— SAVE —

Remember it is the thinker who can do; it's the doer who can think.

— SAVE —

SEND YOUR CHECK

Checks on the First National Bank are now practically the same as Chicago exchange. The Federal Reserve Bank of Chicago accepts our checks at par.

Harris Bank checks go wherever Uncle Sam carries the mails. They are acceptable wherever there is a bank throughout the United States and Canada, and can be cashed with proper identification. Just another reason why you should bank at the Harris Bank.

SOME MORE

of the live boys of the County who are thrifty and business-like and who have bank accounts with the Harris Bank.

LOREN FLETCHER OF ROYAL



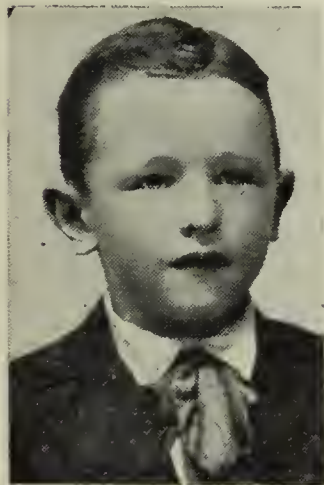
I think it is a good plan to save and deposit money in the bank, because when I want to go to some school or college I will have money to go on.

I think that when I grow up I will be a lawyer.

I earned the money myself by raising calves and hogs. I am 13 years and 4 months old.

— SAVE —

OSCAR DAVIS OF PAXTON



I started my savings account when I was about two and one-half years old with the pennies, nickels and dimes given me by my relatives and friends. My grandpa gave me \$3.65, a penny a day when I was

one year old, also pigs which papa raised for me giving me my share of the profits as I live on a farm. I have not decided what I will be when I grow up, but my parents expect me to use my money to help in obtaining an education. I will be seven years old the 26th of next October. My parents are helping me with my savings account now but soon I will be old enough to earn money for my savings.

— SAVE —

A GOOD THING

Mrs. W. E. Schowengerdt is leading a movement to equip the Marquette school playgrounds on the east side. Send her \$1 or \$5—she'll get results.

A HELPING HAND

Many young girls and women are away from home, at work alone in Champaign and receiving wages of \$5 to \$8 a week on which they are trying to live and clothe themselves. To provide these deserving girls with wholesome food at cost and rooms for as many as possible, all under proper moral, sanitary and attractive conditions is the labor of love and service undertaken by the Young Womans' Christian League.

The League Home is the first building east of the Methodist Church on Church street. It is now rooming fourteen young women and serving more than a hundred cafeteria meals a day and has many applications it cannot fill. Public spirited women organized and carry on this work. Call at the League—the matron will be glad to have you—and you may want to help.

— SAVE —

GOOD RULES

"A man must make up his mind that if he takes another man's dollar he must give back to him an honest return."

"If a man is not honest he is bound to fail eventually."

"Crown your smallest actions with the halo of earnestness."

"Confidence is the basis of a stable business. If you do not trust yourself, who will? But be sure of your ground for confidence."

"Opportunity comes sometimes disguised and surrounded by hard work and adverse circumstances."

"Truthfulness does not alone consist in telling the truth, but more often in doing it."

"The morning hours are the best hours of each day."

"Men who succeed are not magicians, but you will probably find they have a capacity for hard work. If causes are created, effects must come."

— SAVE —

MAKE THAT DEPOSIT TODAY

TWO GOOD LETTERS

Two of our well known citizens and readers have responded to our request for suggestions that will make this county a better place in which to live. Mrs. Mary C. Lee, City, writes:—

The average person is pleased with an opportunity to emphasize some favorite idea. So when you ask what can be done to make Champaign County a better place in which to live, it seems a chance for me to express my thought upon a very interesting subject. Not that my idea in the matter would suddenly change the course of things if made practical, but it would, no doubt, in time produce a higher standard of living.

Champaign County is a delightful spot in which to have a home. The fertility of its soil, places it commercially in the front rank. But our civilization does not rest exclusively with material things—they are only the means to an end. Our life welfare and happiness is with the childhood of today. If we would have our County a better place we should go back to the beginning, back to its foundation. For years we have attempted to build society upon the basis of a select few superior individuals. But now, we are planning a democracy of the common man, and I, for one, have much faith in the outcome of the issue if the youth of this day and age can only be trained to be more efficient in their chosen work. Our education is too bookish for the vast majority of the people. We have been moving in a sort of comfortable rut for so long, until we sometimes fail to see where our system of training leads. The scores of men and women too, in all walks of life who are only fifty per cent. efficient, are proof enough that a change is needed.

Back to the soil is a good watchword, for everyone should have a little knowledge at least of the world's first industry. But why cry back to any business if an understanding of the business does not go with the call. All can not be tillers of the soil, we would not have it so if we could, but all could be better equipped with a practical knowledge of their chosen work.

The slogan for Champaign County should be "Vocational Schools." An industrial educational system such as will fit the tinker and the tailor, as well as the boy that follows the plan to do better work.

A system of instruction so planned would naturally lift all classes of business to a higher level and while the business is being lifted, man would be elevated in thought, mind and purpose. Even the Art of "Home Making" would receive its impetus. The bank accounts would be larger and more numerous for it is only another way of spelling "Preparedness." Champaign County would then be worthy the title "The Banner County of the State."

J. B. Weeks, one of our oldest residents writes:—

I have just read the Home and Progress sent me. I have thought for years that the great University of Illinois located here added at least 20 to 25 dollars per acre to every foot of land in Champaign County, and I believe that with hard roads in this county would add as much or more. I think there is nothing to compare with hard roads in this County for making it a better place to live in, and for the great business interests and advancements along all lines of business in the Twin Cities. That is what will make a bigger, busier and better Champaign than anything else we can do. With our Egyptian trails, and other trails through our county let us have up signboards scattered over the County directing people to the Great University of Illinois and the Twin Cities.

— SAVE —

TO THE FARMER

DO YOU KNOW how much this bank can help you? There are times of the year when you need a little ready cash to carry you over a few months till your crops are harvested and sold and the money is coming in. During the summer months you may need the assistance which we are able and glad to give you. A dependable farmer with the right security, can get this money from us to help harvest crops and market them for 6%. In the fall and winter when your money has come in and you have paid back what you owe us, we hope that you will deposit the balance with us and start a bank account. We want you to do this for your own good as well as for ours.

REMEMBER

the "Harris Bank" is YOUR bank—if there is any service it can render YOU, it wants YOU to mention it. This little monthly, HOME AND PROGRESS, is working for the development of the homes and communities in Champaign Co. Its platform is this:

If you succeed, I benefit; if I fail, you are injured; should you do the community a service, we are all gainers, while if I waste its taxes or resources or opportunities, I am a public enemy, for the interests of each of us are inseparable from the welfare of all of us. None of us are so small that we cannot count for good or evil; none of us are so big but that our bigness makes us more responsible.

THE FIRST NATIONAL

(The Harris Bank)

B. F. Harris, President

N. M. Harris, vice-pres. H. S. Capron, cash.

W. T. Osborne, asst. cashier

SEED CORN

The officers of this bank are practical farmers and these are the rules they follow in selecting seed corn from the field. If you haven't selected your corn do it now.

1. Ears only from stalks that stand erect.
2. Preferably from a stalk 3 in hill.
3. Preferably from a stalk that has 2 ears.
4. Preferably ears that are fairly low and hang down.
5. All ears should be nice big ones, well filled out to the end and heavy, not light, chaffy ears.

Most any stalk that grows alone should do well—but when a stalk fights with 2 other stalks in a hill and is able to stand up and produce one or two good, well filled, heavy ears, that is the kind to get. The ear, like

the man, that fights against odds and wins out, is the one we want for seed, for like produces like.

Every farm boy and girl ought to have a hand in this work of seed selection.

— SAVE —

BUSINESS NOT POLITICS

"A steady job at good pay is what the wage earner must have first. If he hasn't that all the labor laws, so called, in the world will do him no good.

What, in fact, is the greatest labor law in the statutes? It is not an eight hour law, an anti-injunction law, even a workman's compensation law, however desirable any or all of these may be for the betterment of labor conditions.

The great labor statute of America is the protective tariff law."

We speak of protection not in a partisan way, for the details of some of our protective tariffs have not all been right any more than have the details of free trade tariffs. The world war brings new conditions. We must have at once a new tariff high enough to meet the revolutionized industrial conditions in Europe, elastic enough to meet the swift and well-planned trade movements of rival nations." Even free traders must admit the vital necessity of having such a protective wall until America can work out the development of her business on modern lines.

Protection becomes more than a policy of party or of national prosperity, it becomes a policy of national safety. If we never before had a protective tariff we should be forced to create one now in line with the constructive needs of a new time. The farmers, merchants and labor in particular need protection against the great trade war that will come from desperately poor and tax ridden Europe after the war.

— SAVE —

MAKE THAT DEPOSIT TODAY

INFORMATION EXCHANGE

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If you have items to buy or sell we will try and mention them if you report to us.

THESE QUESTIONS ARE ASKED

Q.—Suppose a man dies leaving money in the bank, will it be paid to his wife?
J. J. D.

Ans.—A husband and wife may open a joint account, both signing the signature card at the bank and in case of the death of one, the other may withdraw the money without legal action. Otherwise it will be paid only to a duly appointed administrator.

Q.—Is it possible to safely send money to the bank by mail?
X. Y. Z.

Ans.—Yes. Millions of dollars pass safely through the U. S. mails every day. All that is required to insure safety is:

1. Send by Money Order, Post Office or Express.
2. Send by Local Bank Check; or
3. Send in Currency, registering your letter.

If one of these three precautions is observed, your money will come as safely to the bank as if you brought it yourself. Always write your name and address plainly in your letter and state whether you desire it credited on a checking account or a savings account.

— SAVE —

FOR SALE—Fine oak lumber \$16 up.
Also Fence Posts and Cordwood.
B. F. Harris, care First Nat'l Bank.

— SAVE —

ASK ANY SUCCESSFUL MAN

Bruce Barton writes:—

I should like to have this carved on my tombstone:

Here lies a man who edited a magazine: he made many mis-

takes, but we forgive him for them, because year after year he preached Thrift to his readers, he encouraged several million people to save money.

We are not a thrifty people, as compared with other nations. Belgium before the war was known as a "country without paupers"; of France's 10,000,000 voters, ninety-ninth are owners of government bonds. There are 12,500,000 savings accounts in France, and half of them little ones—less than \$4.00.

But only one in ten of us have savings accounts: the rest of us are "good fellows."

I attended the funeral of a "good fellow" recently. He had always "lived up to his income." When the company for which he worked was reorganized ten years ago, the president said to him: "Have you a thousand dollars?" A thousands dollars put into that business ten years ago would be earning a competence for his widow today. But the "good fellow" didn't have it: he had never learned to save. And now we are raising a fund to buy his daughter a piano, so that she can give music lessons. I came away from the funeral with another man whose salary had never been as large as the "good fellow's". We rode in his automobile.

"Do you know how I paid for this automobile?" he asked. "Out of the dividends that came to me last year from my savings. When I was getting eighteen dollars a week, my wife took two of it every week and put it into the savings bank, where we couldn't touch it. When I was raised to twenty-five, she raised the savings fund to five a week; and so on. I'm forty-seven years old now. I've never had a big salary, as you know; but I could retire tomorrow, if I wanted to, and have more than thirty dollars a week in dividends from the money I've saved. I tell you, I don't know anything that makes a man face the world with so much confidence as the knowledge that he has made himself independent of it."

There you have them side by side—the “good fellow” and the “wise fellow”. All of us belong in one class or the other. Which class are you in?

“If you want to know whether you are going to be a success or a failure in life,” says James J Hill, “you can easily find out. The test is simple and infallible. Are you able to save money? If not, drop out. You will lose. You may not think it, but you will lose as sure as you live. The seed of success is not in you.”

There is not a single man, woman, or child in America who can not save some money in 1916, if he or she will set out determinedly to do it.” “Ah”, you object. “How can you say that? You do not know my circumstances.” No, I do not. But if circumstances dictate your life, this editorial is not for you. You won’t succeed anyway; you do not count.

“Circumstances!” exclaimed Napoleon. “I make circumstances.”

— SAVE —



WHO AM I?

I am more powerful than the combined armies of the world.

I have destroyed more men than all the wars of the world.

I am more deadly than bullets, and I have wrecked more homes than the mightiest of siege guns.

I steal in the United States alone over \$300,000,000 each year.

I spare no one, and find my victims among the rich and poor alike; the young and the old; the strong and the weak; widows and orphans know me.

I loom up to such proportions that I cast my shadow over every field of labor from the turning of the grindstone to the moving of every train.

I massacre thousands upon thousands of wage earners in a year.

I lurk in unseen places, and do most of my work silently. You are warned against me, but you heed not.

I am relentless. I am everywhere; in the home, on the street, in the factory, at railroad crossings, and on the sea.

I bring sickness, degradation and death, and yet few seek to avoid me.

I destroy, crush or maim; I give nothing but take all.

I am your worst enemy.

I AM CARELESSNESS.

—N. C. R. News.

— SAVE —

YOU WE NEED US YOU

Do You Like HOME and PROGRESS?

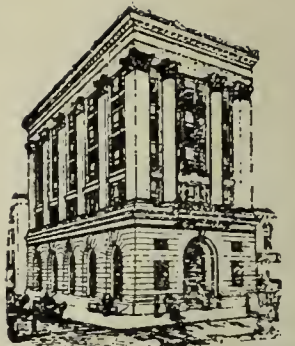
We mail it regularly to those requesting it. If you have not already done so use the coupon below.

First Nat'l Bank, Champaign

Please put my name on your mailing list to receive, monthly, the Home and Progress, without cost to me and without incurring any obligations:

Name.....

Address.....



THE HARRIS BANK

Habit is the Great Balance Wheel of Society

It keeps the banker at his desk, the clerk at his counter, the miner in his shaft, and the farmer at his plowhandles, because after doing a thing once it is done each time thereafter with less and less conscious effort.

Practice makes perfect. We succeed or fail as we require good or bad habits. Try our plan of saving a small sum weekly, or monthly, and entrench yourself in the habits of thrift and economy, thus adopting a policy of safety first and preparedness.

Few large deposits are made in the savings department of this or any other Bank. Nearly all saving is done in small sums, frequently deposited.

\$1.00 Starts Your Account

THE FIRST NATIONAL

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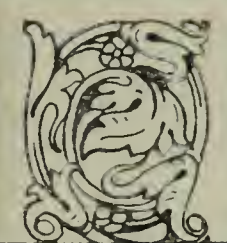
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Permit No. 20
Champaign, Ill.

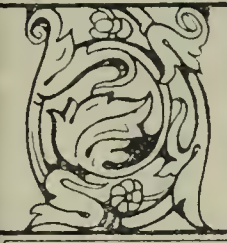
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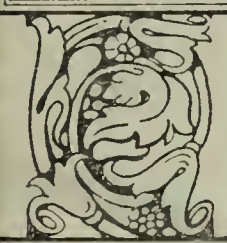
HOME & PROGRESS



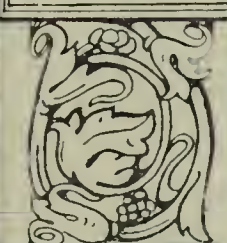
Good Roads



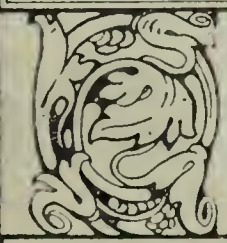
Good Schools



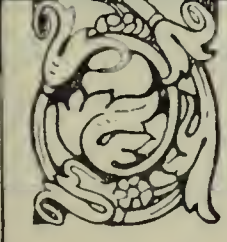
Sanitation



Community Betterment



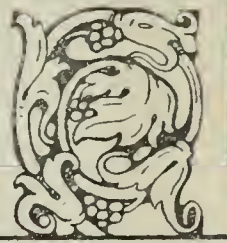
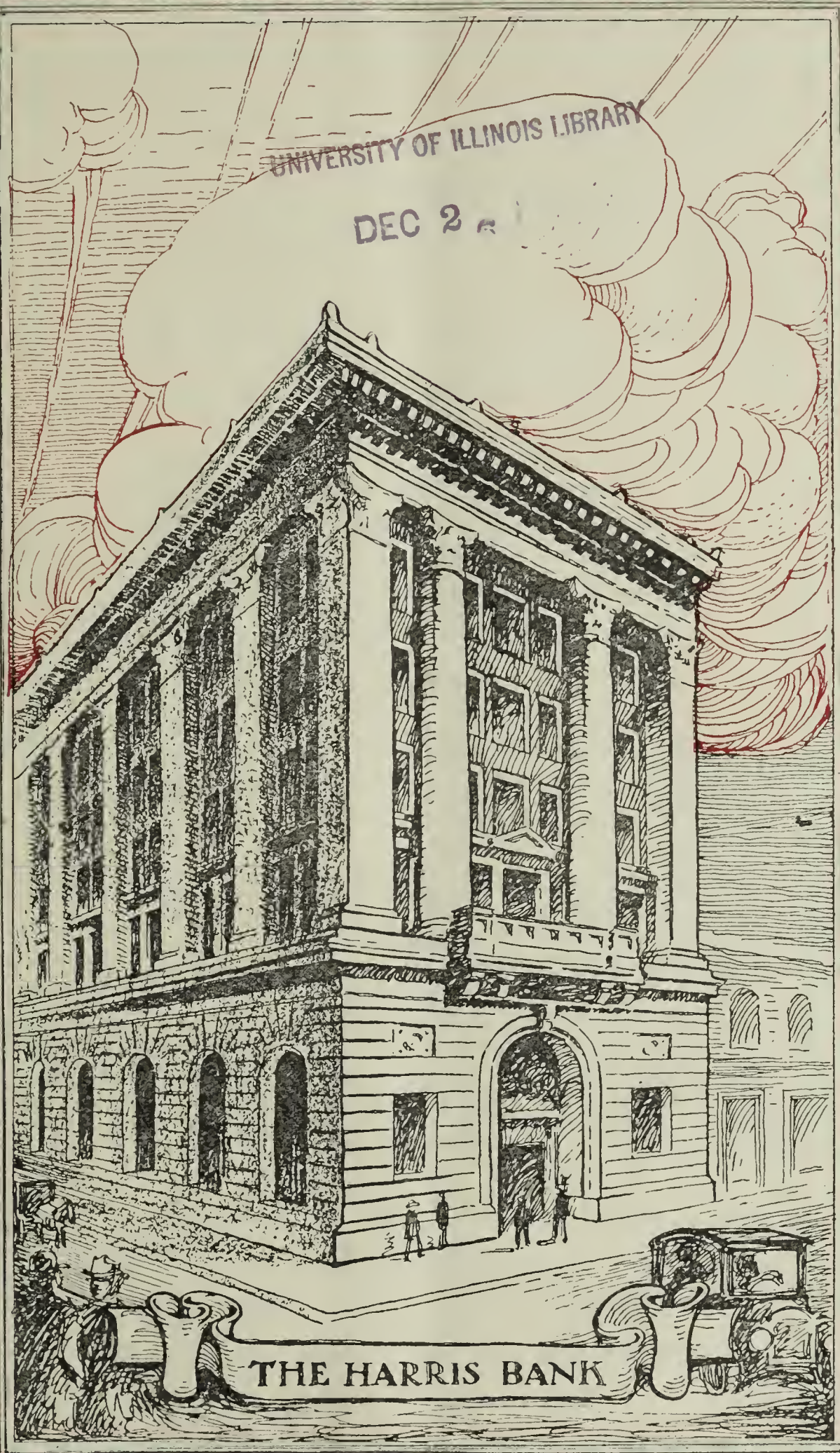
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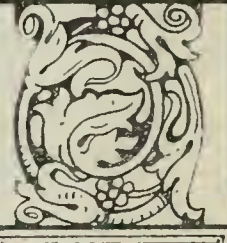
Thrift



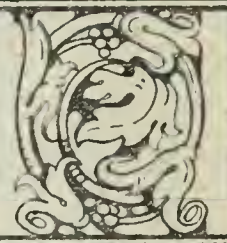
More Home Owners



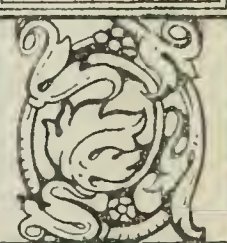
Civic Pride



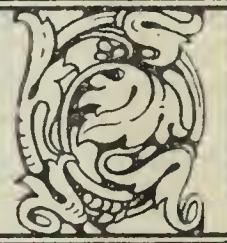
Clean Streets



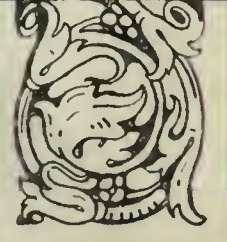
Children's Welfare



Published Quarterly



THE FIRST NATIONAL BANK



Champaign, Illinois

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

MERRY CHRISTMAS!

WE are a very happy, a fortunate nation.

We have been building while others have been tearing down and murdering across the ocean.

John Wesley looked at the drunkard in the gutter, saying: "But for the grace of God, there lies John Wesley."

We may well look at unhappy Europe and say: "But for the grace of God, and the width of the Atlantic Ocean, we should be as they are."

The peace of the world is ours. The gold of the world is ours.

The trade of the world WILL be ours, if we take the trouble to go and get it.

Will all this peace and gold and trade make us more selfish and less efficient; are we preparing for the day of reckoning?

The high prices now being paid for commodities will react upon both "those who husbanded the golden grain and those who flung it to the wind like rain."

Many examples are daily passing under our observation of men who are saving their surplus profits, or wisely investing them---are you one of these?

We wish for you in the New Year a greater desire to be kind, because kindness is the key to one of the best sorts of happiness---and the happiness you EARN is the only kind you can keep.

We wish for you a larger wishing and working for justice, because the nearer we come to a wide-spread measure of justice, the better off you'll be---and YOUR wishing and working for justice is what will bring it along more quickly.

We wish you a steadier determination to be useful, because there is no satisfaction quite so true and lasting as that which comes from the knowledge of having been useful. The valuable people in this world are the ones who are useful. What YOU can do is needed! NOW!

We wish you a truer estimate of what is worth while, because nearly all of us need this.

The Harris Bank wishes that 1917 may be the best and happiest year you have had---we can't call on all our friends and customers, but you can call on us and we will hope to see YOU soon.

HOME AND PROGRESS

Published Quarterly by
THE FIRST NATIONAL BANK
(The Harris Bank)
CHAMPAIGN, ILLINOIS

VOL. 1, NO. 4

DECEMBER, 1916

A Change

As you know, we started "HOME and PROGRESS" five months ago as a small monthly messenger to our customers and friends. There has been such a wide-spread interest in and demand for it, that we cannot keep pace with it as a monthly publication. So, beginning with this issue, we have more than doubled it in size—and we trust in interest—and henceforth it will appear as a quarterly to be mailed early in the months of December, March, June and September.

We want more than ever to boost for Champaign County's Homes and Progress. Why don't YOU help us by writing some suggestion toward making this an even better place in which to live—we are speaking to YOU, will YOU?

If you would like some friend or neighbor put on our mailing list, we will be glad to do so at your request.

— SAVE —

Our Meal Ticket

Do we people of Champaign and all the other good towns in this rich county, realize that we would hardly have roofs over our heads if it were not for the farmers and farms of this great, big 615,184 acre farm.

The merchant, the laborer, the banker, the lawyer, the candle-stick maker: ALL of us must work and cooperate with the farmer, for directly and indirectly we live from his productive work. In addition to offering him the best service and markets and merchandise of every kind, we must work with him to get good roads,—that he and his family may have an opportunity to come and see us 365 days in the year; to enjoy more of the comforts and conveniences and pleasures that we town folks have, and at the same time be able to live on his own good farm, if he wishes. If he can do this, and get to market with bumper loads whenever he chooses, the towns and the farms will prosper and boom as never before in our history.

If we are to have, as we will have, a system of hard roads in this county—and issue \$1,500,000 bonds therefor, with the state aid fund

applied to their retirement—the merchant who owns a store building, the assessed value of which is \$5,000—the probable worth being \$15,000 to \$25,000—would pay about \$12.40 a year taxes for this purpose during the life of the bonds. The lawyer or the doctor who owns a good home, that the farmer helped pay for, would probably be taxed about \$6.00 a year on his \$6,000 to \$9,000 home; a bank the size of this bank would gladly pay its some \$175 taxes a year for the great benefits to come from good roads. The farmer with, say 160 acres, would pay about \$13.23 (8¼ cents per acre), or about three times what the state charges for license to operate a "tin Lizzie". The new Federal appropriations and the Road bonds this state will undoubtedly issue before long, and a rapidly increasing automobile license income, will all aid greatly in decreasing these small sums, whose accuracy has been checked by the County Engineer.

Of course it is going to be no easy task to lay out these first roads so they will serve the greatest number of people, towns and market centers and lots of us will have to wait a while, but its going to be infinitely better to be one to three miles from a good road than to have all the way bad. The real thing is to make a start in the direction of a real road system and the rest will all come fast.

These direct taxes for good roads are probably one-fiftieth the "indirect" taxes we pay for mud roads. Are you ready for Hard Roads NOW, while you are alive, and let the children help pay for them just like you helped pay off the mortgage on the home or the old farm? Every piece of property will be improved and enhanced in value many times the tax—which is trifling considering the benefits.

B. F. HARRIS.

— SAVE —

Good Farm Leases

The Winnebago County Farm Improvement Association, Rockford, Ill., have had nearly one thousand requests for their farm lease form, which the U. S. Department of Agriculture has complimented so highly. You may want to see it too.

The Difference Between Two Farms

BECAUSE we want to render every service we can to farmers and their sons, either by loaning them money to handle live stock or develop their farms, or handle their mortgages, or advise with them about farm work or methods, we felt you would be interested in the results some eighty Champaign County farms showed in 1915.

County Advisor C. H. Oathout and one of the University experts secured these records and made up the figures. Most of these farms are north and west of Champaign and were averaged at \$225 per acre. Some of these farms paid 9% and others less than 3½%;—that is, some paid above \$22.00 while others paid less than \$9.00 net receipts per acre; while the average was 6½% or above \$14.50 per acre, for 1915.

Why should there be this variation of from \$9.00 to \$22.00 per acre profit?

In spite of the high prices of grain and the low prices of live stock, the twenty farms making the best profits received an average of \$133 from the sale of hogs; \$199 more from dairy products, and about the same from cattle sold as received from the average of the twenty farms with smallest year's earnings. The average 1915 yield on all these eighty farms was 53.2 bushels of corn and 58.8 bushels of oats; while the ten best farms raised as much

corn on 78.4 acres and as much oats on 66.9 acres as the ten poorest raised on 100 acres.

The best yields are accounted for by better seed, better work and more fertility because of use of live stock. Rotation and diversification of crops also explains some of the difference, also that as much alfalfa hay was grown on fifty-three acres as clover and timothy on 100 acres. Horse labor is the greatest item of expense on many farms and offers the greatest place in which to reduce expense, especially if the farm is ten acres or more.

It costs about \$90 a year to keep a horse. It was found that one horse handled from nine to thirty-three acres of crops; the farms of 160 acres or above running 11.1 to 26.4 acres of crops per horse, the average being twenty acres. Using good mares that produced good colts and diversifying crops allowed the work to be done by fewer horses that were kept busier more weeks in the year.

Fall wheat allowed more work to be done in fall, less in spring, with less horses and as much profit as from corn.

We encourage every farmer to check up his expenses and sales carefully; to consult with County Agent Oathout and the University people frequently, and advise with us if he wants aid.

FARM NO. 1

Capital	\$ 85,324.00
Total Acres	320
Crop Acres	258
Receipts: Corn	\$3600
Oats	885
Wheat	540
Hay	430
Dairy	500
Eggs	24
Horses	190
Cattle	187
Hogs	372
Poultry	24
Miscellaneous	18
Gross receipts	\$ 6770.00
Expense: Current	\$1920
Depreciation	275
Owner's labor	350

	\$ 2545.00
Net receipts	\$ 4225.00
Net per Acre	7.96
Gross per Acre	13.20
Int. on investment	4.95
Crop Acre per man.....	86.
Crop Acre per Horse.....	21.5
140 Acres corn	50 bu. per Acre
20 Acres wheat	30 bu. per Acre
50 Acres oats	60 bu. per Acre
45 Acres hay	1½ ton per Acre

FARM NO. 2

Capital	\$ 47,747.00
Total Acres	193
Crop Acres	174
Receipts: Corn	\$2806
Oats	1754
Wheat	
Dairy	520
Eggs	200
Horses	225
Cattle	130
Hogs	230
Poultry	60
Miscellaneous	147
Gross receipts	\$ 6072.00
Expense: Current	\$1126
Depreciation	196
Feed and supplies	135
Owner's personal labor ..	350

	\$ 1807.00
Net receipts	\$ 4265.00
Net per Acre	22.09
Gross per Acre	31.46
Expense per Acre.....	9.37
Int. on investment	8.93
Crop Acre per horse	17.04
Crop Acre per man.....	87.
112 Acres corn	48 bu. per Acre
62 Acres oats	82 bu. per Acre

Growing up Together

Play fair with your baby or child, giving it an opportunity to become useful, happy and independent. Do this by depositing today the first dollar on a First National savings account, so that the savings bank account and the child can grow up and develop together.

It is a very simple thing—a matter of but a few minutes—to open a savings account with us. Your child cannot begin too early to learn the lesson of thrift. As the habit becomes fixed, it will establish traits of character that nothing in later life can destroy.



If you will read over the following table, you will really be amazed to see the amount of money you can accumulate in this way, if you keep at it regularly and consistently.

Depositing a dollar each week brings the following results:

At the End of	To Your Credit	At the End of	To Your Credit
1 year	\$ 52.78	12 years	\$ 749.98
2 "	107.15	13 "	825.43
3 "	163.17	14 "	903.16
4 "	220.88	15 "	983.23
5 "	280.33	16 "	1065.73
6 "	341.58	17 "	1150.72
7 "	404.68	18 "	1238.28
8 "	469.69	19 "	1328.48
9 "	536.67	20 "	1421.41
10 "	605.67	21 "	1517.15
11 "	676.75		

If not \$1, try 50 or 25 cents—but **something—regularly.**

The little one's present needs are few and easily supplied, but as a child grows, its welfare will demand more and more from you—sturdy shoes and clothes for the active little body, school books, social advantages, college—all these may be attained from the child's Harris Bank savings account, if you open that account at once, and faithfully deposit a definite sum at regular intervals.

You cannot do a finer thing—you will actually accumulate a splendid sum in this way, and better than all, both you and the child will learn the habit of thrift in regard to which so many of us are all too careless.

—— SAVE ——

The Buy at Home Pledge

I believe in My Town. I believe in the goods sold in My Town, and I buy them—

Because I can get more and better values.

Because I want to see the goods.

Because I want to get what I buy when I buy it.

Because if I sell my goods here, I ought to buy here.

Because the man I buy from pays his part of town, county and state taxes.

Because the man I buy from stands back of his goods, and he is here in My Town.

Because every dollar I spend at home gives me another chance at that dollar.

Because my home dealer "carries" me when I run short, and out-of-town dealers will not.

Because the community which is good enough for me to live in is good enough for me to buy in.

Because the man I buy from in My Town helps support my schools, my church, my lodge, my home.

Because every dollar I spend at home stays at home, and makes more money for the community in which I live.

Because when bad luck comes, or misfortune or bereavement overtakes me, the man I buy from in My Town is here with his kind greetings, his words of cheer, and his pocketbook, if need be.

Here is my pledge: Here I live and here I buy. I believe in My Town. I buy at home.

—— SAVE ——

We make it a point that every business transaction with our patrons shall be satisfactory. The Harris Bank wants each one to feel that he is free to come to us in all matters where our experience and advice will be of value and assistance.

Institutes for Farmers' Children

REVEREND FATHER R. F. FLYNN of St. Mary's church told us so interesting a story of institutes for farmers' children, that we asked him to write the story so that the whole county might be interested in this great subject for, as Father Flynn says, "No undertaking for the welfare of children can fail." The story as he has written it is as follows:—

Farmers institutions are, I am sure, thoroughly appreciated by all who participate in them and they are unquestionably helpful in bringing about newer and better methods in farm work. They are, however, primarily for the adult farmer who does not need to be convinced of the wisdom of his choice of a mode of life and who is slow to adopt "new fangled" ways. Why not also have Institutes for Farmers' Children? We are always telling these young people that the farm is the best place on earth for them, but we fail to adopt the proper methods to make the statement convincing. Few farmer boys receive a training in scientific agriculture, yet, in the years to come, only trained farmers can make our high-priced land pay a reasonable dividend on the investment. To create a craving for this higher education I should suggest two things: first, the teaching of primary agriculture in every district school, such is now done in Indiana and some other states, and second: maintain county or local institutes for farmers' children. I know the practicability and helpfulness of such an enterprise because I have had personal experience. Let me describe the plan of one which was confined to school children. The method was identical with the regular farmers' institute. Exhibits were prepared by the children, with the help of the older folks, and consisted of all farm products with the addition of bantams, pigeons and rabbits. In the Domestic Science Department the girls entered needlework, both plain and fancy, bread, cake, cookies, pies, preserves, etc.—all their own work. The prizes were in money. The first prize in each instance was a silver dollar, the second, fifty cents. Lectures were given by professors from the state university and the judges were experts in their various classes. The county superintendent of schools addressed the children and their parents at the close of the institute and assisted in distributing the prizes. There were larger crowds during the two days of the children's institute than had ever attended any ordinary exhibit by the adult farmers. The greatest en-

thusiasm was shown as each prize winner came forward to receive the dollar or fifty cents he or she had won and every now and again children who were not exhibitors were heard to say, "Just wait till next time and we'll beat them."

Farmers! Educators! Make a start in your own community. Try the plan. No undertaking for the welfare of children can fail. The children themselves will be enthusiastic for the "Institute" and will keep you busy telling them the good and bad points about their exhibits and the methods of judging and scoring. It will renew your youth and will exert a compelling influence to keep the children on the farm, the "best place on earth" for them.

— SAVE —

And 1916 is Gone

IN the year 1917, which will be here in a few days, you have your great new chance.

"Time has blotted out the failures of the past." You are on the starting line of a brand new race. You have in your purse three hundred and sixty-five bright new coins. No man, at the start of this new race, has greater capital than you. If you are sound of body and of mind you have no right to fail.

A year ago a man living in one of the great cities of the Northwest analyzed himself and decided that he had squandered the year that was just then past.

He determined to change his course. He put out stakes to guide him in his newly chosen path. He set out twelve such stakes in all. Each was to mark his progress toward the goal he had fixed. Then he took with him as his new partners Ambition and Determination. His goal was high. But so well did he follow the pace he had set that he will reach it by the time the bells are ringing in the new year. He made Time purchase his prize.

That course is open to you. You are face to face with a new year. That year is your capital. But if you are to go far, if you are to win, you will need to add two new partners to your firm. You will need in your team Ambition and Determination. You will need to know the value of time.—Jewitt E. Ricker, Jr.

— SAVE —

This town is the town your children will remember; will they remember good streets, or bad? good schools, or poor? good citizens, or loafers.

Why Not

GREAT interest has been shown in the letters and photographs we have been printing from our boys and girls from all over the country who believe in saving their money and keeping at it regularly by depositing in our Savings Department. Every live boy and girl in the country who is not doing likewise should not even wait until New Years—but start NOW. When you come in to do your Christmas shopping would be a fine time to start.

Stuart S. Wykle of Mahomet writes



I started by raising hogs. My father gave me two small ones. I would take care of them, and after they had grown considerably, I sold them. Then I payed back my father, and bought some more small ones, putting the profits in the savings bank. My mother gives me 50c a week, I can spend

25c of it, but if I want to I can put it all in the bank for my mother says this teaches me to be careful with my money in later years.

For every 100 I get in examinations, mother gives me a quarter. I am thirteen years of age, and I am in the 8th grade.

Floyd K. Crawford of Bondville



I am ten years old and go to school every day. You want to know how I make my money. Well I try to save all my pennies, nickels and dimes together with my birthday and Christmas gifts, all of which I put in the bank. I gathered up old iron and sold it. Then my grandpa gave me his old driving

horse which I sold and altogether made me a nice little sum to deposit. Last summer I worked in my papa's office from nine till one o'clock and I made \$5.95. I took this and bought me a pig. Now that pig is quite a large hog and I think I will sell him some of these days for about \$22.00. Then I will have another nice sum to deposit. I try to work my papa for ice cream and candy money.

— SAVE —

Compare the loss of one valuable paper with the cost of a safe deposit box for a whole year —\$2.

Carl E. Davis, 607 W. Washington St., City, writes



I started to saving the pennies that my parents gave me. I made some of my money by running errands for our neighbors. I want to save enough to get me a good education.

Thanking you for the interest you have shown in me.

— SAVE —

Value of a Boy's Word

Have you a boy? When do you expect him to begin to build up a credit?

Whenever you can trust him to do as he agrees, he has established the first principle of credit.

Encourage him to regard his word as a sacred asset, as he will never have a better one.

The officers of this bank have a particular liking for boys, and will make a special effort to help your boy.

— SAVE —

You don't plant a garden and leave it alone; why expect the town to grow without your help?

— SAVE —

A Few Axioms

If you would worry, be extravagant.

If you want peace and comfort, be a Saver.

The Regular and Systematic Saver is Never under obligations to anyone when he needs a Dollar.

If you would know the value of money, try to borrow some.

The man who refuses to save is robbing himself.

Someone saves part of your money, why not You?

Economy, Thrift and Systematic Saving, were never regretted by anyone.

MAKE YOURSELF INDEPENDENT

Save! it is one of the highest virtues.

SPEND LESS THAN YOU EARN

Apply this rule and you will be surprised at the end of the year.

Place the money that you Save in a Bank, a Good Bank—THIS BANK.

We add Interest to your Savings.

It is Never too late to begin.

START TODAY!

What the Public Gets and Thinks

The biggest profit-sharing enterprise in all this section of the state is The First National Bank of Champaign. This year it will divide with its savings depositors over \$15,000.00. This big sum is paid in interest to thousands of its depositors all over Champaign County, and is a larger sum than the total paid by any four banks in the county. The reward for doing business our way is more business.

November 17th, the total deposits of the five largest banks in Champaign was \$4,792,293.02. The deposits of these five banks have increased \$862,382.30 in the last two years. Of each dollar increase in all of Champaign's bank deposits in the last two years, 41½ cents has come to the First National, and of the addition to savings accounts during that time, of each dollar over 46 cents has come to the Harris bank.

Are you in on this great enterprise?—If not, why not have a savings account with the oldest, largest, strongest bank in all this section. It is the "bank of the people", because the most people do business with it—they know its safety and service. The Big Bank, with the most small depositors—YOUR BANK.

With 45 banks in the county, 12 in the Twin Cities, our "Safety and Service" is responsible for our MILLION DOLLAR deposit gain in less than five years.

— SAVE —



WRITE STORIES FOR US

"How My Father Earned His First Dollar"

Boys and girls, here is another chance for you to make some money. We would like to have you ask your father how he earned his first dollar and then write about it to HOME AND PROGRESS. We will give fifty cents for the letter we think the most interesting. Now ask father about it and then put it down on paper. Do it just as soon as you read this. Send in your letter by February 1st.

— SAVE —

If you have had no business with this Bank, we are confident you will appreciate the Service we tender.

The Necessity for Thrift

THE sun is not always shining, the skies are not always blue. Storms come up suddenly in the most genial climes.

The same is true of life. At times everything runs smoothly; work is plentiful, wages are high, there is no sickness, no trouble of any kind. Each day brings its dollars, each night its music and song.

All at once there is a change. Work is no longer plentiful, wages no longer high. Sickness comes, and trouble. It is now that the thriftless man cries out for help. Having spent his money as fast as it was received he has no reserve upon which to draw.

The man who lays nothing aside for the future, who needs next Saturday's wages to pay for this week's board, will never get off the bread-and-butter treadmill. He must keep on working at the old job, and when he loses that must take the first that offers because he cannot hold out. If he should hear of a better position in another town he is not able to make the change and improve his condition because the necessary money is lacking. He must stick like a barnacle to a rock, at the mercy of every storm and tide.

How vastly different is the case of the thrifty man. Little by little he puts his money in the bank until he accumulates enough capital to take care of any and all emergencies and free his mind from worries and cares—enough to pay the bills, to build the home, to realize ambitions, to seize opportunities.

Thrift stands for possession. Possession stands for power.—James K. Lynch, president American Bankers' association.

— SAVE —

A boy in knee pants at Eighteenth and Market streets, St. Louis, is making \$27 to \$30 a week selling morning and evening papers, and his only capital is a body a fourth as big as yours, a voice, a smile, and simply awful hang-to-it-ive-ness. Being asked the other day how a little boy like him made so much money selling papers at a penny apiece, he replied:

"Why, mister, I just USE myself."

Say, there's a fortune for you in that kid's answer if you'll only USE it.

USE yourself—USE yourself.

— SAVE —

Only eighteen men out of every one hundred who die leave an estate of \$2000 and over. The other eighty-two leave no tangible assets to their families.

Remember

The "Harris Bank" is YOUR bank—if there is any service it can render YOU, it wants YOU to mention it. "HOME AND PROGRESS" is working for the development of the homes and communities in Champaign Co. Its platform is this:

If you succeed, I benefit; if I fail, you are injured; should you do the community a service, we are all gainers, while if I waste its taxes or resources or opportunities, I am a public enemy, for the interests of each of us are inseparable from the welfare of all of us. None of us are so small that we cannot count for good or evil; none of us are so big but that our bigness makes us more responsible.

We are not sending this little magazine to 10,000 homes merely to advertise our bank. We are devoting space to better roads and other things which will make everybody more prosperous and happier—we expect to share in that prosperity and happiness.

COOPERATE with us. WRITE us TODAY.

The Big Bank Made by Small
Depositors

THE FIRST NATIONAL
(The HARRIS BANK)

B. F. Harris, President

N. M. Harris, Vice-pres. H. S. Capron, Cash.

This is What Did It

THE letter below resulted in opening with us of a number of NEW Savings Accounts.

Each pay day you receive a dollar that is worth more to you than any other dollar. It may not differ from the others in appearance—you, yourself, must decide which dollar it is—but it's there.

It is the dollar that will free you from the dread of a "lay-off" when times get "tight". It is the dollar that will make you independent. It is the dollar that will make you hold your head higher. It is the dollar that will deliver you from the cold crumbs of charity when the aches creep into your bones. It is the dollar that will not desert you when the silver has come into your hair.

IT IS THE DOLLAR WITH WHICH YOU

WILL OPEN A SAVINGS ACCOUNT THIS COMING PAY DAY.

It is easy for you to earn those dollars now—almost as easy as to spend them. But the time is coming, JUST AS SURE AS YOU ARE GROWING OLDER, when you will be able to neither earn nor save, and when that time comes you will find there will be no friend like a dollar. ASK ANY PERSON WHO IS OLD.

Asking a man to save his money is giving him one of the few really genuine pieces of advice that he ever receives. We are asking you to do this—asking you to make provision for taking advantage of chances for bettering your condition.

We are asking you to choose "that particular dollar" next pay day—THEN WE WILL ASK YOU TO WATCH IT GROW. We have provided a way by which you can do this easily and quickly.

It takes about five minutes to open a bank account—it takes about one minute to make a deposit afterward. Can you afford not to grant those minutes toward your future welfare — remember, WHEN THE FUTURE COMES IT WILL BE TOO LATE.

Tomorrow never comes.

—— SAVE ——

WE WANT THE SMALL ACCOUNT

—— SAVE ——

Nickels and Common Sense

I never knew what a nickel meant,
And I threw them away, until
One day I had just ninety-five cents,
And I needed a dollar bill.

Pennies were slot-feed, and nothing more
Than a joke for a man to save,
Till the day I could find but five and four
And I needed ten for a shave.

Now I haven't become a Carnegie,
And I doubt if I ever will;
But I dread anything that divorces me
From a part of that dollar bill.

—Cleveland Plain Dealer.

—— SAVE ——

"The punishment suffered by the wise who refuse to take part in the government, is to live under the government of bad men."—Plato.

—— SAVE ——

He that buys upon credit pays interest for what he buys.

One of Our Leaders

CHAMPAIGN COUNTY ought to be proud of every boy or girl who shows a disposition to do real things. Glen H. Gordon, R. R. No. 12, Urbana, who is the prize boy corn raiser of the county—having raised 107½ bushels to the acre—tells the following story:



"The ground I used had been in pasture for the last four or five years. I put five loads of stable manure on the acre, and then plowed the ground to a depth of about eight inches. This was done in April. I disced the ground four times and harrowed it twice with a heavy harrow before planting the corn. I was very careful

to pulverize the ground well before planting, for I believe it is necessary to do this in order to get better results.

I planted this corn on the 9th of May, using a drill planter, drilling the rows three feet apart and the hills were about fourteen inches apart. I cultivated the corn twice with a cultivator and three times with a surface plow. I believe in using the surface cultivator the last two times.

Originally, when we started the Corn Club work, we had a good deal of trouble getting the boys interested, but Mr. McKinley's prize offers and the interest of County Superintendent Watts finally resulted in the organization of a boys' Corn Club. Originally, we had a good many discouraging experiences, and if it had not been for the Club and the leader, I would have given up, but we stuck to it and I was very much pleased when I was informed that I was the winner of the first prize, which gave me a free trip to Washington, D. C.

The following year the Club was reorganized, and being the champion corn grower of the county, I was elected president. We had a number of good meetings and very good attendance—the boys had become more interested. At these meetings we were entertained by some very good talks by Professors Mosier and Knollin of the University, who enthused the boys splendidly.

I believe we ought to have two clubs in the county, the Corn Club for boys and the Caning Club for girls. I think it would be a good plan if we could get the girls of this county interested in the club work. So far, we have no girls' clubs. Professor James H.

Greene of the University has charge of the club work in this state, and he is very much interested in the young people on the farm. I think we should help him all we can to make this work a success, and try and keep our young folks interested in farm life."

Note: Any boy or girl who is interested in this work can write to Professor Greene, care Agricultural College, University of Illinois, or to Superintendent C. H. Watts, Urbana, for full information.

— SAVE —

Service

This bank believes that real banking service is more than a matter of mere cash principal and interest—

That true service is based on human interests and principles.

Let us apply it.

A wise father starts a savings account here for his son—

To the boy this at first represents only so much money saved.

As time goes on he learns that this bank means more to him than a place to put his savings.

He gets the banking habit—becomes known to the bank officials—he has established a bank relationship.

He learns that character, personality, individuality, whatever you may call it, is a real asset and of real help to him in life.

For this is his bank. The bank knows him—guides him in all matters financial and safeguards his interests.

To get the best out of a bank, choose it for its service, its strength and safety, stay with it and grow with it—This bank.

— SAVE —

WE PAY YOU TO SAVE

— SAVE —

Money deposited in this bank by a married woman is held by us as her own property, and cannot be touched by the husband or any other person without written authority.

— SAVE —

Which kind are you?—the kind that can't save money; the kind that "intends" to save "something"; or the kind that is saving regularly?

— SAVE —

Those who look ahead farthest are the ones who get ahead fastest.

Information Exchange

If you have any questions you want to ask pertaining to Banking, Finance, Investment, Farming or Business we would be glad to try to answer them in this column. Names will not be published, but must be signed to the inquiry which should be addressed to HOME and PROGRESS, First Nat'l Bank, Chhampaign.

If you have items to buy or sell we will try and mention them if you report to us.

Save

If a wise and farseeing economist were asked to boil into two words the most important advice he could give to the individual citizen of the United States at the present moment, he would probably say: "Save money!" We in America are among the least provident of peoples. The following statistics, which were compiled prior to the European War, show the number of people out of a thousand who had savings accounts:

Switzerland	554
Denmark	442
Norway	415
Sweden	404
Belgium	397
New Zealand	360
France	346
Holland	325
Germany	317
England	302
Australia	300
Tasmania	280
Japan	270
Italy	220
United States	99

This is a pretty poor showing for the United States. Outside of New England, the Atlantic Coast States, and the North Middle States, there is very little saving by individuals through deposits in savings accounts. There was never less excuse for failure to save than at the present time. Now is the time for all of us individually to prepare out of the material prosperity at hand for the years which are sure to follow, when business will slacken and incomes drop, and in some cases almost cease. History teaches us beyond any question that thousands of families will break up and go down into poverty because nothing has been saved to carry them over a slack period. Have YOU a Savings Account?

The Man Who Stands Well With the Bank

THE man who lives at home. That is, he who respects and loves the home, and is endeavoring to improve the home, by industry, economy and right living.

2. The man who regards himself a part of the community life—that is, he who is endeavoring to make himself a factor in the betterment and uplift of his community.

3. The man who is making the best of the means he has at hand of getting ahead. In other words—who is not complaining and making excuses and condemning.

4. The man who is honest. Not only honest with his banker—but honest with his family—his neighbor—and honest with himself. It doesn't take long for the banker to ascertain this essential quality in his customer.

5. The man who has an ambition—an ambition to make a better living—and to live on a higher plane each year.

6. The man who tells his financial troubles, first to his banker.

7. The man who pays his debts.

— SAVE —

Don't Lie Down and Let Them Count Ten Over You

Lack of nerve is the food upon which misfortune flourishes.

There is only one way to overcome the bad luck that may come to you—you must keep a brave heart and forget the past.

Always think of a brighter future.

There are many down-and-outers who, had they summoned all the latent powers they possessed, might have taken the hill of success on high.

There are many successful men today who were once worse off than you have been or may be at present. Had they stopped, had they allowed their ambition to ebb, they would be miserable failures today.

It was a stiff backbone which carried them through.

When you are hard hit, do not drop your head and give up.

Do not let anyone know you think you are whipped.

"There is more than one way to 'skin a cat.'"

You are never worsted until you think so yourself.

Hold up your head, square your shoulders, and go to it.

The Human Side of Business

In the course of human events it becomes necessary for most people to borrow money. Business men who can make ten per cent. or more out of trading find it profitable to borrow in order to carry on business on a larger scale, discount their bills and carry complete stocks. Others find it desirable at times to borrow for various purposes, and some find it necessary to borrow because they have either failed to save, or have been unable to save and are confronted with an exigency that requires money.

Should you at any time find yourself in such a condition, do not borrow from your friends, go to your bank. That is what banks are for. They live by their loans, and no banker will refuse a loan that meets certain requirements and is in his estimation good. It is proposed in the next two or three talks on banking to tell you what the banker wants to know when you offer him your note. Whether the loan is large or small the same rules apply.

In the first place the banker will expect you to be a depositor. Most banks make it a rule to lend to only those who are customers, and customers mean depositors. If you favor the banker with your account, giving him a profit from the use of your money, he will be glad to reciprocate and let you use his money when you need it.

**3% COMPOUNDED
TWICE A YEAR 3%**

— SAVE —

The Seven Mistakes of Life

1. The delusion that individual advancement is made by crushing others down.
2. That tendency to worry about things that cannot be changed or corrected.
3. Insisting that a thing is impossible because we ourselves cannot accomplish it.
4. Attempting to compel other men to believe and live as we do.
5. Failure to refine the mind by acquiring the habit of reading good literature.
6. Refusing to set aside trivial preferences, in order that important things may be accomplished.
7. The failure to establish the habit of saving money.

—Two Bits.

— SAVE —

Be not niggardly of what costs thee nothing—as courtesy, counsel and countenance.

— SAVE —

Don't "wish" for opportunity. Have a savings account and command opportunity.

The Sharpers of Finance

The "get-rich-quick" game is centuries old. It is only its victims that are new. They always awaken too late to the realization of the loss which surely follows.

Sharpers of finance are ever present. Their victims are widows, men who have not had the time or opportunities for studying investments, and those other defenseless persons who by labor or inheritance have come into possession of money or small estates, and often clergymen, to whom exposure of their connection with a fraudulent scheme would mean mental distress in addition to the financial distress already experienced.

Avoid risks. Either deposit money in a bank or consult your banker before you invest.



The Nimble Nickel

One coin travels farther, faster, and is used oftener by more people than any other, hence its nickname, "Nimble Nickel."

"Nimble Nickel" buys your paper; goes with you to church; pays your street car fare; carries your letter to Europe; never sleeps; is never sick; never gets tired; is your willing servant night or day, anywhere. It will do as much for the poorest boy as for the richest man. Many a rich man began his fortune with no more.

In Cleveland, Ohio, is a man worth more than a million dollars. He made it selling pop-corn at five cents a package, and judiciously investing the profits. The nickels made him rich.

A woman said to us: "I can't save any money; it is no use to try." We told her to save the nickels. She did. In a month she had 71 nickels, \$3.55. Today she has a good bank account.

Don't despise the "Nimble Nickel." He's your friend.

Any person can save by our plan. If you cannot begin with more, try saving a nickel a day, and soon you'll be saving a dime a day. Start your bank account with us and make the dollars grow.

The One Best Gift

A Savings Account is just about the best gift you can make any boy or girl.

You can start it at this strong bank with any amount from \$1 up.

Start the account now if you wish and deposit a small sum each week until Christmas.

The pass book will be made out in the name of the one to receive the gift.

— SAVE —

When You Borrow Money

Some people have the idea that a large financial institution can be successfully operated in accordance with a set of hard and fast rules and that the officers of a bank as large as the First National do not have time to take a personal interest in the individual customer.

This, however, is not the case in the First National Bank of Champaign, as every account is constantly under the direct supervision of an officer of the bank and that officer takes a personal interest in seeing you make progress in your business. Whenever you want any financial advice or information, do not hesitate a minute to ask for it and if you need to borrow some money to help expand your business, do not be afraid to come in and tell us. We are in business to lend money and are always glad to care for the needs of our customers.

The oftener you come down to the First National the more you will realize that our officers and employees are your friends and that this is a big, strong, friendly bank.

— SAVE —

Who's Your Teacher

Has she ever lived in the country?

Has she gone to the country school?

Does she like country life?

Is she genuinely interested in boys and girls?

Does she usually stay in the country Saturdays and Sundays?

Does she feel the responsibility of her position?

In her arithmetic class, does she make use of the problems of the country?

Does she in reading and grammar bring to the children from the riches of the literature of the out-of-doors?

Does she know the elementary facts of agriculture and home economics and does she want to know more?

Does she realize that the country schools offers great opportunities for the right teacher? And would she like to lead her boys and girls into the land of promise?

If you can say "yes" in answer to all of these questions concerning your teacher, I say God bless her. Raise her salary and keep her another year. Don't let the city get her.—B. F. Coen, Colorado Agricultural College, Fort Collins, Colo.

A
Private
Box



For
\$2.00
A Year

Teaching Boys to Save

A certain father has devised a rather novel plan to develop resisting power in his boys. Knowing the value of self-control, especially in money matters, he gives each boy a weekly allowance, with the stipulation that it must be carried in the pocket during the week, and only half of it spent. One boy receives twenty cents each week. If he produces a dime at the week end, he gets another twenty cents; if he doesn't he gets only a dime. The other boy receives a dime and must produce a nickel to get another dime. There is thus a constant opportunity to spend, but a constant incentive to save—to resist. It may be that the reward spurs them on, but the fact remains that this father is developing resisting power in the boys that will stand them in good stead in after years.

— SAVE —

As a rule every man works, or at least thinks he does, and undoubtedly he does, and a majority work hard.

But work is one thing and productive, profitable work is another. Many a man who works hard, very hard, finds his work at best only meagerly productive.

— SAVE —

The crying need of Champaign county is good roads. The total valuation of the county is ninety-five and a half million dollars! Think of it! Can this county afford good roads? What do you think?

— SAVE —

"Invest at home" is just about as good a slogan as "buy at home." You see what you get.

— SAVE —

Drag your roads and not your loads.

Five Simple Rules for Happiness

I.

Cultivate the habit of always looking upon the bright side of every experience.

Worry and anxiety are the great killers. Worry has the effect of breaking down the nerve centers and making one less able to do one's work or to meet any difficulty. Don't cross the bridge before you come to it. Meet every trouble as it arises.

II.

Accept cheerfully your place in life while you are in it believing that it is the best possible place for you.

This does not mean that one should not strive to better his condition, but it means that while you are in one position make the most of it and don't be envious, fretful, and jealous of others. "Oh," you say, "if I just had something else, or were in some other situation, I could be happy." No you would not be. If you cannot command happiness in your present position you could not find it in another.

III.

Throw your whole soul and spirit into your work, and do it the best you know how.

No matter what your work is, while you are in it you must make a delight of doing it or you will never be happy.

IV.

Get in the habit of doing bits of kindness and courtesies to all those who touch your life each day.

This means at home, principally. Any one can be polite and pleasant and thoughtful when out on dress parade. But the folks who love you most and whom you most love are those in your own household or immediate surroundings. Try thoughtfulness, kindness and courtesy with them—husband to wife, wife to husband, children to parents, parents to children, brothers to sisters and sisters to brothers.

V.

Adopt and maintain a simple, childlike attitude of confidence and trust in God as your own Father.—From a report of Dr. Charles E. Baker's lecture, "How to Live to be One Hundred Years Old."

— SAVE —

In many locations the big, fat dollar that goes into the collector's office in the spring looks like "thirty cents" when met on the road next spring.

— SAVE —

"The proper function of a government is to make it easy for the people to do good, and difficult for them to do evil."—W. E. Gladstone.

Attention, Men!

December 15, 1916.

Dear Sir:

It is said that only about 10 per cent of men leave estates when they die. You may not be interested in estates, but have a desire to make provision for your family should anything unforeseen happen, as it does to all of us sooner or later.

Your affairs may look good now while on the job, but that is not enough; how will it be when you are gone? A mental picture of your wife at the washtub and your children in want is not pleasant to think about.

Compare your life with the erecting of a building, each dollar represents a brick, one at a time you slowly raise the protecting wall that is to shelter your family.

The foundation of this wall should be a good strong bank in which to accumulate your dollars. This institution invites you to come even if you bring only one brick.

Yours for service and safety,

FIRST NATIONAL BANK.

**We Pay 3%
Compounded
Twice a Year**



The Widow's Money

It is unfortunately true that much of the money paid to women and minor children is lost or wasted.

An interested husband writes as follows:

"What would be a good plan to protect my wife against losing her money if she should survive me? She knows little or nothing about business or investing money."

The best answer to such an inquiry is for the man to make his will naming an institution like this to take charge of his estate. It will protect the wife's interests, invest her money safely and see that the best possible returns are brought to the estate.

If the man is unwilling to take such action the best advice for the woman is to deposit her money in bank for safe-keeping and before making any investments consult her banker as to the yield on such investment and the safety of the principal.

Christmas Club

The easiest way to be sure of a Merry Christmas in 1917 is to join now, our Christmas Savings Club.

Come in and let us tell you about the Club, and join now. We have a number of different classes; for instance Classes 1 and 5 work out as follows:

CLASS 1	CLASS 5
First Week.....1c	First Week..... 5c
Second Week...2c	Second Week...10c
Third Week.....3c	Third Week....15c
Fourth Week....4c	Fourth Week...20c
And so on for 48 Weeks	And so on for 48 Weeks.
TOTAL \$11.76 And Interest at 3%	TOTAL \$58.80 And Interest at 3%.

If this does not interest you the new and greatest-of-all savings plans:—A bank account and Life Insurance combined should get your attention.

In addition to their particular advantage these plans have the all important advantage of requiring you to get the habit of saving and depositing regularly.

The Harris Bank is the largest in all this section, because the most people do business with it—that's why it has more savings deposits than all the other banks in Champaign together—that's why it is called the "Bank of the People."

When are YOU going to join our great army of savers?

SAFE DEPOSIT BOXES

Nothing Succeeds Like Success

- S—Saving your pennies.
- U—Using your brains.
- C—Catching opportunities.
- C—Calling people's bluffs.
- E—Earning more than paid.
- S—Solving stiff problems.
- S—Serving everybody well.

—— SAVE ——

Whiniver anybody offers to give ye somethin' f'r nothin,' or somethin' f'r less than it's worth, or more f'r somethin' thin it's worth, don't take any chances. Yell f'r a polisman.

MR. DOOLEY.

Concerning Investing

When you feel that you should invest your money, invest it in some business or venture that you have personal experience in and personal knowledge of; don't jump in the dark, but "look before you, ere you leap." Get advice from your banker on a prospective investment. You cannot be too careful, for even honest projects, planned by the wisest men and engineered by the most experienced, sometimes fail; and there are thousands of schemes on foot all the time, planned by men who are neither wise, honest nor experienced, but who are only planning to get your money and not worrying at all about the returns you will get.

—— SAVE ——

Retail Merchants

Write the Federal Trade Commission, Washington, D. C., for a new pamphlet just published, entitled "A System of Accounts for Retail Merchants." It contains many valuable suggestions and is free.

—— SAVE ——

SAFETY FIRST OF ALL

Confidence will show you the way just as far as you show confidence in yourself.

—— SAVE ——

Having the key to success is of very little use unless you can find the key hole.

—— SAVE ——

Give Your Boy and Girl a "Square Deal"! TEACH THEM TO SAVE NOW!

—— SAVE ——

Promises may get thee friends, but non-performance will turn them into enemies.

—— SAVE ——

Abe Martin says:—"The time to economize is when you've got the money."

—— SAVE ——

Even the devil doesn't put off until tomorrow the things he can do today.

—— SAVE ——

The key that unlocks the door to wealth is persistent, systematic saving.

—— SAVE ——

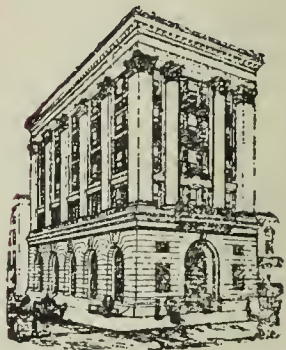
Any day is a good day to save but TODAY is the best.

—— SAVE ——

Diligence is the mother of Good Luck.

—— SAVE ——

You can bank on us—the Harris Bank.



THE HARRIS BANK

THE SURE WAY

There is but one sure way to get money---earn it! But one sure way to have money---save it. But one sure way to save money---by the systematic setting aside each week or month of a portion of your income and putting it to work in a reliable banking institution. \$1 starts it.

AT YOUR SERVICE

THE FIRST NATIONAL

(The Harris Bank)

B. F. Harris, president

N. M. Harris, Vice-pres. H. S. Capron, Cashier

National Bank, Cham-
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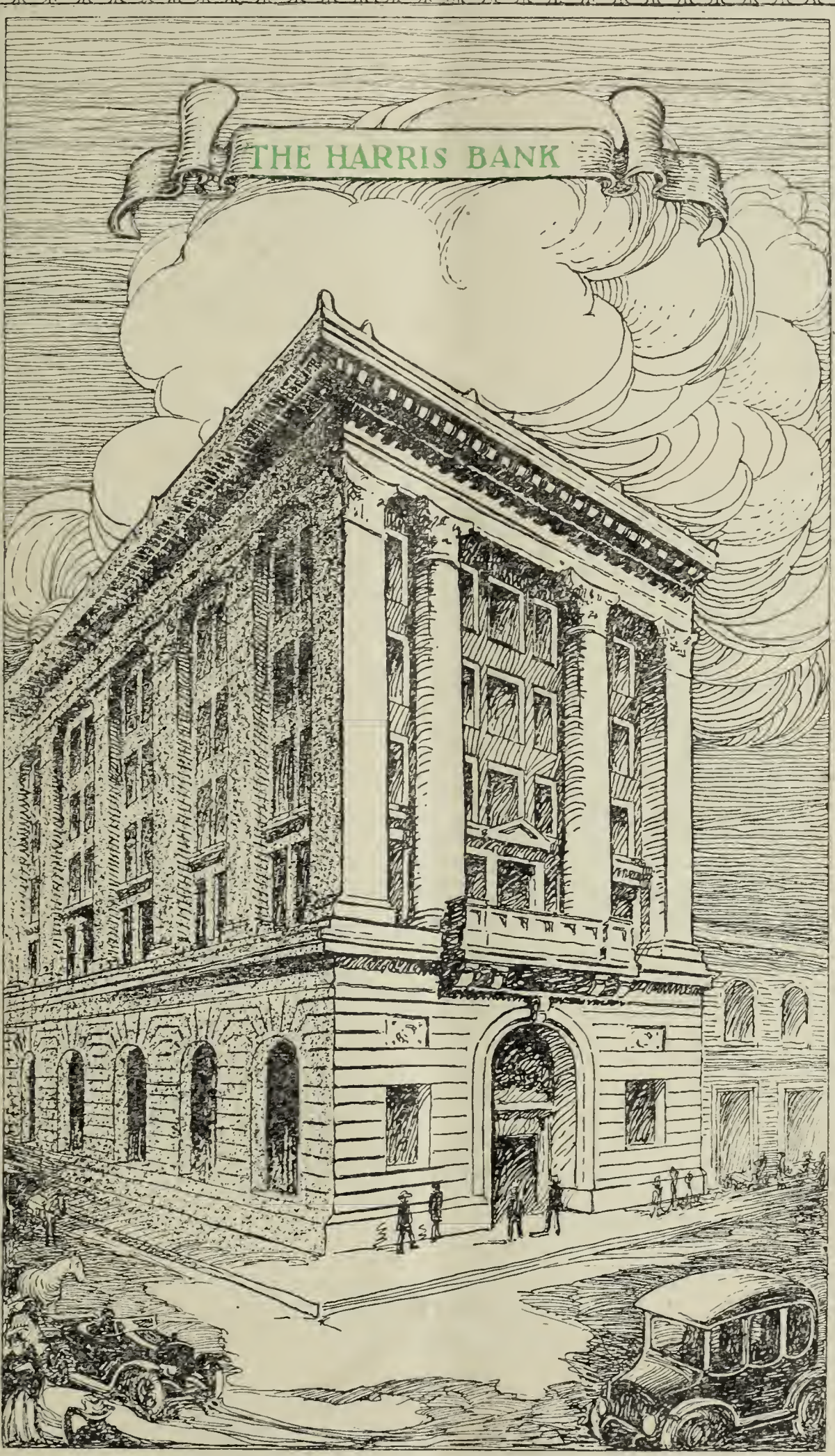
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Permit No. 20
Champaign, Ill.

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Safe

MARCH 1917

HOME AND PROGRESS



Good
Citizenship

Good
Roads

Good
Schools

Sanitation

Community
Betterment

Town and
Country
Cooperation

Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

TIME—TODAY

WE have talked to you of saving money, but we would be missing our purpose and the highest ideals of "Home and Progress" if we made you feel that that was the only or the chief thing.

SAVING is the thing, but saving TIME; saving and making the most of TODAY is vitally more important, for TIME and TODAY are money and character if wisely used.

If we save our time; economize and utilize it to the best advantage, we will be better prepared to save and have more to save of every good thing.

Money is a very necessary factor and of greatest value when properly used,—but character is more than all.

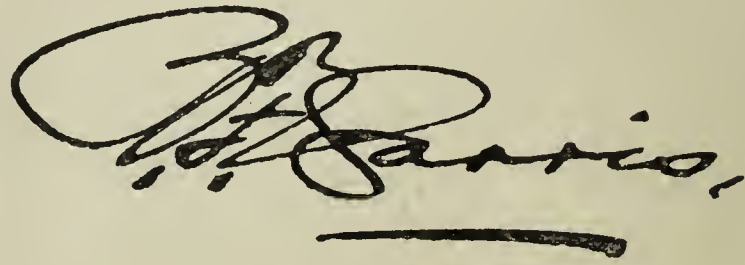
Saving TIME; making the most of TODAY in good work and deeds in school, in the shop, in the office, on the farm; wherever we study, work or play—faithful to ourselves and our fellows—builds character.

Saving is one of the character habits that form the foundation for CREDIT,—which is more valuable than money.

We are trying to put all the constructive and helpful and thrifeful thoughts we can into "Home and Progress" that all of us may thereby be encouraged to SAVE ourselves from mistakes, and to SAVE and put our own experiences as well as the experience of others to proper use, and so save our Time as well as our Money.

Today's THE day; 'tis the only day we have; yesterday is gone—tomorrow never comes; TODAY we sow tomorrow's harvest.

First National Bank,
March 1, 1917



HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)

"Where there is no vision the people perish"

VOL. II NO. 1

CHAMPAIGN, ILLINOIS

MARCH, 1917

Your Pride in Your Town

YOUR pride in your town is about the best kind of pride you can have. It is an unselfish pride. It is pride in your neighbors and what they have done. For they made the town—not only paid for the improvements and built the schoolhouses but planted the trees and showed their faith in the place by making it their home.

But pride in your home town requires something besides pride. You ought to help it to grow and to improve. You ought to do your share by aiding in movements for the town's good and by voting good men into office who will best look after its interests.

Then, and not until then, will a citizen have a real right to speak of his town with pride. It will be a town in the making of which he had a part. Not only will he be proud of the town but the town also will be proud of him.

— SAVE —

Business of Your Own

Every day someone who has saved a little money is stepping into a business of his own, while the man without the bank account must see the opportunity pass because he has not prepared in advance.

Rich men say that after saving the first thousand dollars the road to the top gets easier. Few men inherit this much. Most men work hard when young and save it out of their wages.

Are YOU doing this?

ONE DOLLAR will start an account. Your money will commence to earn interest immediately.

It is simply a matter of good judgment to make provisions for your future while you are able to do so.

START NOW! TODAY!

— SAVE —

The Harris Bank Deposits are equivalent to \$40 for every man, woman and child in the county, and \$135 for every person in Champaign. There are 44 other banks too.

— SAVE —

Success comes to the man who does not fear failure.

New Comers

MARCH is a month that brings into Champaign county a number of new families—farm renters as well as many residents to the towns—who have moved in to us from elsewhere. In behalf of these newcomers and their families—"strangers within our gates"—we wish to speak a word. By all means let us do something to give them a welcome—it is unchivalrous and un-Christian to hold aloof from them. Let them know what a good place Champaign county is by showing them some of our people and spirit. The Harris Bank extends a hearty welcome—and desires to give any information or suggestion that is needed or may be helpful. Our friends will confer a favor if they will call our attention to any new arrivals, that we and "Home and Progress" may greet them.

— SAVE —

Talks on Saving By People You Know

"I have often wondered," writes a conductor working out of Champaign, "about the people who ride with me to the end of the line. Many of them are riding mighty good jobs and living up their income. If, suddenly, they find their income cut off, will they be able to transfer to another line and keep on riding, or will they have to get off and walk. I'm going to ride, myself, for I've saved a regular part of my wages for 22 years."

— SAVE —

Another Good Thing

The Eureka Institute is the name given the night school recently started on the East side and holding sessions in the Salem Baptist church, Fifth street and Park avenue three nights each week. The hours are from 8 to 9:45 p. m., and is for working men and women of all races, classes and ages. Only 25 cents a week is charged to help pay part of the expenses. Quite a number of our well known citizens are in charge of the work.

— SAVE —

The woman's vote turned the tide Feb. 20, and gave Champaign the Commission form of city government.

The Missing Link

CHAMPAIGN county is lacking in only one fundamental thing to make her the peer of any farming county in the universe—Real Roads. A permanent road system is the missing link—to link us up with each other—with town, market, school, church, the doctor and anything and everything we want and when we want it every day and night in the year. We will soon run all the laterals and side roads out from the main system so that every section of the county is connected up—just as every section of the United States is connected up by branch railroads to the main trunk lines. A little broader vision and public spirit from all of us; a little less selfishness; a little less opposition because these first roads don't go right through our front yards; a general spirit of being glad to pay \$1 or \$10 more taxes if the majority are going to be benefited—for, the majority cannot be benefited without benefiting us directly or indirectly.

We are going to have such a system soon, why not have it now—while we can enjoy it—what are we here for?—certainly not to stay in the mud because we were born there. We have gotten out of or are gradually getting out of a lot of other ruts and it is up to this generation to make greater headway than any. Are you putting your shoulder to the wheel! We wrote to three farmers and a business concern in Vermilion county asking how much their tax had been increased by their million and a half dollar bond issue and their replies were as follows:

Henning, Illinois, January 31, 1917.

I understand you would like to know how much our county tax has been increased by reason of the county bond issue of One Million and Half Dollars for the purpose of building our county roads. I own a farm near Henning in Vermilion county. I have paid one year's taxes since the bonds were issued and my tax increase per acre amounts to 7 9/10 cts. for each acre. It was estimated before we voted on the bond issue that the cost to the farmers would be about 8c per acre and the first year's taxes agree with that estimate.

The hard roads seem to shorten the distance to the market as well as to the schools and churches of our neighborhood. The value of this system of roads far exceeds its cost to us.

Yours truly,

PETER VANDERVOORT.

Danville, Illinois, Jan. 20, 1917.

Replying to your inquiry I have to say, I own a farm in Vermilion county and have paid one year's taxes since the county bond issue was voted. The road in front of my place is completed and I now have an all-the-year-road from my front gate to the markets of the city of Danville, a distance of about seven miles.

I noticed that my county taxes have increased less than eight cents per acre. I would not do without the road for many times that sum per year. We are very proud of our brick roads and regard them as a good investment.

Very truly yours,

JOHN WHITE.

Sidell, Ill., Jan. 25, 1917.

It has come to my attention that some of the farmers in your county are very much excited relative to the tax, which would be required to pay for hard roads. I am somewhat interested in Champaign county, and want to see good roads. I wish to say that the county tax on my land on account of hard roads in this county has increased less than eight cents per acre, and it is out of the county fund that these roads are built. This increase in taxation on account of hard roads will extend over a period of twenty years, becoming less each year, so you see it is not going to be burdensome on anyone.

I would be glad indeed to do anything within my power to encourage the matter, and would be glad to give anyone any information I can on the matter.

Hoping that the bond issue will carry and that good old Champaign county will soon be out of the mud, I am,

Very truly yours,

WILL CATHCART.

EMERY DRY GOODS CO.

Danville's Metropolitan Store

Danville, Illinois

January 25, 1917.

We wish to say that from our experience we heartily endorse the bond issue made by our county to cover the expense of our improved road system. We consider it one of the best investments the county has ever made, and we are very much pleased to notice that our tax rate has increased very little, as our firm's county taxes have only been increased \$23.74 for 1916 over 1915.

The one great feature of Hard Roads is the

fact that it will make the entire outlying districts of Vermilion county accessible to Danville at all times. Heretofore it has been practically impossible at certain times for any of the farmers, or those living in the smaller towns in Vermilion county, to come to Danville, either by machines or wagon, on account of the impassable conditions of the roads, but this will be entirely overcome when our improved road system has been completed, and our only regret is, that it was not done ten years ago instead of being worked out at this time. We know the hard roads will save the farmers of Vermilion county, the cost of the roads many times over on account of their ability to take advantage of the high market price of grain which heretofore they have been compelled to pass up on account of their inability to deliver the grain at the top of the market, due to impassable roads.

We wish to assure you that you can advocate hard roads for Champaign county, knowing that it is the best thing for all concerned, both to the business man, the banker, as well as the farmer, as these three classes are linked together in each other's prosperity.

Very truly yours,

J. S. EMERY,
Pres't.

—— SAVE ——

The world is full of purposeless people.

—— SAVE ——

Some More Live Ones

Three more fine, manly letters from our boys who have savings accounts. We want to hear from more of them.

ARNOLD KRACHT OF TOLONO WRITES:

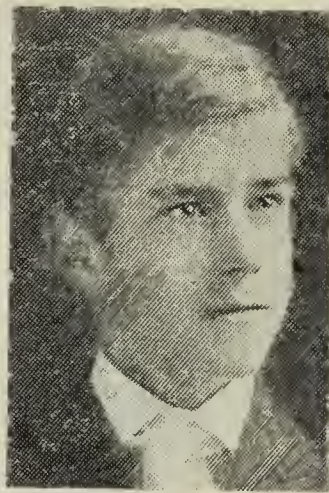


The reason I think it is a good thing to have a savings account is when we want to start up in some business we have some money to go on. I think it is a good thing for the young men because if they kept it they would spend it and wouldn't have anything either. I think when a boy gets a little

money if he would always try and save half of it and have an account on it, it would do them more good. If they only put in a little at a time it soon counts up.

HAROLD LANGE, CITY, WRITES:

I want to tell you how I earned my savings account in your bank. My father gives me a patch of land for a garden every year, on which I raise popcorn. I sell the popcorn and deposit the money in the bank. I also earn some selling tame rabbits, trapping and helping the neighbors haul grain.



I am fourteen years old and am in the eighth grade. I think I will be a farmer when I grow up.

LYLE D. BRAITHWAITE, CITY, WRITES:

From my earliest childhood my parents have taught me to spend my leisure time profitably instead of idling it away. They have also encouraged me to form habits of economy and saving. I want to give due credit to them for whatever success I have attained in the matter of making money and saving it.

While in the fifth grade in school I started to carry a daily newspaper route which I did to the best of my ability for five years. Out of my earnings in this work I started a saving account in The First National Bank.

In the last few years I have been working on a farm in the summertime which has enabled me to make still larger contributions to my savings fund. I have several dollars out on interest.

Trusting that this brief letter will be of some value in encouraging other boys to save money, I am

—— SAVE ——

B. C. Beach

We do not know of any grain dealer hereabouts who has been longer in the business than B. C. Beach, who started a month or so ago on his second half-century in business here. He too, has traveled long with the Harris Bank and done valiant service in every movement for the moral and business welfare of this community.

—— SAVE ——

Don't grieve over the lack of size of your pay check. It is what is left after all the bills are paid that counts—in other words the net results.

Your Kitchen Garden

MANY of our boys and girls can make money for their savings accounts this summer as well as could some of the older folks, with a good vegetable garden. Few farmers or towns-people realize what the garden means or could be to them. Folks in town are especially concerned with the High Cost of Living—yet they forget that they could greatly reduce it if they made a good garden this spring. Now's the time to plan for it.

The best acre on the farm is the farmstead, where stands the house and its appurtenances—the center of all activities. The most profitable acre on the farm is the garden. The only way farmers ever fully realize the special and particular blessings of this intensive plot is when they retire and move to the city for "rest" or "excitement," and buy their beans and potatoes in a little paper bag and pay high cost of living prices for everything they eat.

The garden spot can be made extremely profitable in two ways. First, in producing food for the family so that money does not need to be paid out; second, in disposing of the surplus for cash so as to bring extra money in.

Short-lived things should be planted together, full-season crops side by side, and perennials way back there by the fence. Two and sometimes three crops can be grown on the same ground in the same season by clearing up the radishes, lettuce, early spinach, early peas, etc., and putting in celery, late corn, beans, and turnips.

Corn, peas and similar crops should be planted every 10 days for a succession. Lima beans make a good market crop. Shelled limas bring 20 to 30 cents a pound. Dry onions of good size and quality will be worth \$1 to \$2 a bushel in the fall. Early tomatoes, trained on stakes and forced for quick growth, will bring five to eight cents a pound. Late tomatoes are generally used for canning and canned vegetables can always be sold at a goodly profit.

By canning and drying a part of the surplus, the cellar shelves become stores of richness during the winter months. This means not only a living without much cash outlay, but a luxuriously supplied table. One might subsist on bread, potatoes and salt pork, but this diet gets monotonous after a while, and does not tend to high thinking nor joyful living.

The surplus stuff not needed for home use will find a ready sale by putting up a bulletin board at the front gate announcing thereon

what you have on hand. An advertisement in the local paper or elsewhere will help to build up a special market. Or the vegetables, well washed and neatly tied up or arranged to make a pleasing and attractive appearance, can be peddled, traded to the local grocer, or sold through commission merchants.

Look over your seed catalogs early and plan for the best you ever had.

— SAVE —

Save for the Next Year's Taxes

Have you paid your taxes yet? Most of us when we do so usually get quite a jolt. Progressive corporations, firms and banks however, make it a point to set aside in monthly installments a sum sufficient to meet fixed expenses like these. It's a mighty good plan too—one that you can well afford to put into practice. For instance: if your taxes run around the one hundred dollar mark, just try this plan—deposit \$10.00 monthly in a special savings account and when 1918 rolls around you will find that this special account will take the jar entirely out of the tax jolt. To make a real success of this plan it is necessary that you DEPOSIT the money—by doing so you avoid sidetracking it for some other purpose.

— SAVE —

No Leaks Here

Time and again we are asked by our customers if it is possible for anyone to secure information relative to their balance on deposit in this bank. Most people well know that this is absolutely impossible here, but for the benefit of those who are not fully acquainted with our careful methods, we want to repeat the fact that each and every account in this bank is held by us in strictest confidence.

Our organization differs greatly from that of the ordinary bank—we do not have a multitude of stockholders and directors who might unintentionally give out confidential information. Every employee of the First National Bank is constantly on guard about giving information over the telephone or otherwise and we use particular care in handling all our mail.

This constant vigilance
is important to you.

— SAVE —

When a \$100 Means More Than a \$1000

This is Everlastingly True: When a "Rainy day" comes, the \$100 you did save is worth more than the \$1000.00 you were going to save.

The Law of Contract

CONTRACTS constitute a branch of the law about which more litigation and difficulty exist than perhaps all else combined. We are making contracts every day—not written contracts, but verbal or implied contracts. We often think of a contract as a scrap of paper with writing on it and signed by the parties. But of course a contract does not have to be in writing. One could have bought the finest lot of Shorthorns at the International Stock Show by word of mouth and the agreement would have been just as binding as if executed by great formality.

It must not be forgotten, however, that contracts of a certain kind are required to be in writing. Agreements made in consideration, but not in contemplation or expectation merely, of marriage are required to be in writing. Promises by executors and administrators must be in writing. Promises to answer for the debt, default or miscarriage of another must be in writing. Agreements not to be performed within a year must be in writing. Agreements affecting the title to and interests in real property must be in writing. All other things may be contracted for and about orally. Now this does not mean that it is desirable to leave our transactions to oral negotiation. Indeed, one of the prime needs is to reduce agreements to writing.

There are a few things necessary before there can be a contract. If any of these is absent then there is no contract at all—even though the other elements are present. There must be an offer and an acceptance of that offer. That is, there must be a meeting of the minds of the parties. One person must offer to do something and another person must take him up on his offer. The acceptance must be in the exact terms made in the offer.

Then before there can be a valid contract there must be competent parties. Insane persons and infants (under age) in most cases, for instance, cannot make binding contracts. Agreements made with infants, except for necessities, are voidable, that is, the infant may decide not to be bound by his agreement and he cannot be compelled to perform. A person making a contract then must always be on his guard to see that the other party is competent to make a valid contract.

Consideration is the other element necessary to a good contract. In return for the promise of one party the other party must pay something or do something. He must give up a legal right of some kind. The consideration need not

be fair or adequate. One may give only fifty dollars for a horse worth three hundred, and still it would be an enforceable contract.

Offer and acceptance, competent parties, legal subject matter, and consideration—these are the elements that must be in an agreement to make a valid contract.

— SAVE —



— SAVE —

Help us Build Our Next Issue

How do you like this issue of "Home and Progress?" We increased its size because we wanted increased space to boost for Champaign County.

You can be a booster too. How? By writing some suggestions tending to the betterment of our county. Don't hesitate about your penmanship—it's the worth-while, helpful thoughts that our readers are after.

Help us build our next issue by sending us timely suggestions.

— SAVE —

An Interesting Letter

To the Editor of Home and Progress:
Champaign, Ills.

After having been married for 10 years, my wife and I awoke to the fact that our haphazard way of saving had only netted us \$600.00—less than \$60 per year out of the \$1500.00 I have been making.

Some of the advertising matter put out by the First National Bank suggested to us that we ought to have a definite, systematic plan. We then resolved to set aside \$35 out of our pay every month. Having kept this up now for over 4 years I thought you and perhaps your readers might be interested in knowing that we were able to make a splendid investment of \$2000.00 and still have over \$300 left in our savings account.

We pay \$22.00 for rent and \$3.00 for life insurance every month. Being within walking distance of my work eliminates car and lunch expense too. Within the next few years we hope to be able to do away with that rent item by having a home of our own.

Respectfully,

A. D. N.

Remember

The "Harris Bank" is YOUR bank—if there is any service it can render YOU, it wants YOU to mention it. "HOME AND PROGRESS" is working for the development of the homes and communities in Champaign Co. Its platform is this:

If you succeed, I benefit; if I fail, you are injured; should you do the community a service, we are all gainers, while if I waste its time or resources by opportunities, I am a public enemy, for the interests of each of us are inseparable from the welfare of all of us. None of us will so much as let us lag behind others in good or evil; none of us will do less than that our common makes us more responsible. We want to collect and collect ourselves and all liveable things in every line of PROGRESS.

We are not sending this little magazine to 10,000 homes merely to advertise our bank. We are devoting space to better roads and other things which will make everybody more prosperous and happier—we expect to share in that prosperity and happiness.

COOPERATE with us. WRITE us TODAY.

The Big Bank Made Big by Small Depositors

(The HARRIS BANK)

B. F. Harris, President

N. M. Harris, Vice-pres. H. S. Capron, Cash.

L. H. Becherer, Mgr. Savings.

— SAVE —

What One School Has Done

IN Champaign County, Ill., there is a one-room rural school (the Riley Ristrict) and a board of directors who co-operate and believe with the teacher, Oliver Plummer, that "the ultimate development of Illinois depends upon the intelligence of the tillers of her soil and the contentment and advancement of her rural hand maidens." The people of this community do not begrudge the money which they are investing to make their school better.

A teacher may have a vision sufficiently broad to enable him to look beyond the present and see the small group of children grown to manhood and womanhood, and taking their

places in the world's work, however, if he has not the support and co-operation of the parents and the board of directors his efforts will be hampered and perhaps unappreciated. But fortunate is that rural school having the broad-minded teacher as a leader and a thinking, interested community back of it.

The boys were united in their Corn Club and the parents were linked to the school by the organization called the "Riley Improvement Club." This club was the means of creating interest in better physical and mental conditions in the neighborhood.

This year, with the help of Mrs. Plummer, the women have organized themselves into a farm women's club, meeting every two weeks and comprising practically all the mothers of the district. A specially appointed leader gives a general discussion on the subject and then the meeting is thrown open and every member is made to feel free to take part in the discussion. Suitable subjects are chosen and questions are given out to stimulate interest and discussion.

During November a rural life conference was held for five evenings at the school house. Other communities were invited to be present and contribute numbers on the program.

The question of the shifting and discontented farm family is solved as the school and the home become united in producing better physical, mental and moral conditions. The teacher is handicapped unless he has the support of a broad-minded board of directors; in turn, the community is dependent upon a teacher whose ideals are other than merely holding his job and drawing his salary.

— SAVE —

WE WANT THE SMALL ACCOUNT

— SAVE —

Don't Forget

that this ad contains something which it will pay you to know.

When you go to a lawyer, you get costly advice. You pay well for it.

But when you need financial advice, come to our bank and get it free.

Handling money constantly, we are financial experts. We are glad to advise you in business transactions and investments—to give you the benefit of knowledge which it took us years to acquire.

To young men, just starting out in life, this service is invaluable.

Better Country Schools

WHY should not the country boys and girls have at least as good school opportunities as those in town? Several sections of the county have or are talking township high schools, which are all very well, but the most important, the foundation step is to improve the lower schools, usually by consolidation.

Every progressive state except Illinois is consolidating its country schools. Thereby the enrollment as well as attendance is greatly increased; the work as well as interest wonderfully improved and frequently at less expense.

Better country graded schools would reach more children than township high schools, because unfortunately only a fraction of the children go to high school.

There are in Champaign county 199 one-room schools. Of these, one school has one pupil; five schools have three pupils each; three schools, four pupils each; six schools, five pupils each; nine schools, six pupils each; nine schools, seven pupils each; six schools, eight pupils each; twelve schools, nine pupils each, and so on. Schools with ten pupils or fewer are 63 in number and contain 451 pupils, an average of 7 to the school. If these children should be put in schools of 25 pupils each there would be 18 schools instead of 63 schools. Schools with 13 pupils or fewer are 97 in number and contain 853 pupils, an average of 9 pupils to the school. If they were put into schools of 25 pupils each, there would be 34 schools instead of 97. We have 118 schools having an enrollment of 15 pupils or fewer. These schools have 1161 pupils, an average of 10 pupils to the school. If they were put into schools of 25 pupils each there would be 46 schools instead of 118.

Such enrollment at school is very distressing. What interest or enthusiasm can there be with one pupil in a school, even two, three, four or five—one pupil in a class all day long? It would be exceedingly easy to dispense with one hundred schools in Champaign County and it is quite certain that the service rendered to the children would be 100 percent better. Numbers cultivate enthusiasm, cooperation gives courage, competition stimulates energy and brings progress. President Felmley had found that in townships regularly organized one-half of the districts could be combined with the others without compelling any child to walk over two miles. Since this is true, what objection could there be to dispensing with one-half

of the districts, especially when the value of the school is increased 100 percent?

By a consolidated school we mean a school district having considerable area—probably 25 or 30 or 36 square miles. It means a school in which all the grade work will be taught together with two years of high school work and if possible four, and that the children will be taught in all respects, the things that prepare them for country life and country living to the fullest extent.

The results of this plan are so satisfactory that consolidation is in use, to a greater or less degree, in thirty-two states. Indiana is one of the best examples of this system as the consolidated school is in operation in 82 of the 92 counties of that state.

The consolidated school is much more important, comes before, is infinitely less expensive and serves more who have limited opportunities than the proposed township or any other high school.

Indiana has had many open-minded and far-seeing educators who saw the needs of the children, had the ingenuity to provide for such needs and had the courage to advocate such readjustments as would bring the desired results. The Indiana law compels the trustees to close any school having fewer than fifteen children and send the children to other convenient schools. Why can't we do as well for our Champaign county boys and girls?

— SAVE —

L. H. Becherer

Since our last issue The First National has added to its staff Lawrence H. Becherer, formerly assistant cashier of the First National at Kankakee, who is now manager of our Savings Department. In a few short years this department has grown so that it holds more of the people's savings than any four banks in the county. "There's a Reason" for it—Safety and service, "your money when you want it; our money when you need it." Come in and meet Mr. Becherer.

— SAVE —

W. F. Hardy

One of our sturdy, upright, reliable and helpful citizens, known throughout the county and one of its oldest farm implement dealers, passed away in February aged 81 years. For 40 years he was a valued customer of the First National Bank.

Food Crisis

J PON the American farmer to-day depend the lives of many millions of people. It is Champaign county's opportunity. The war has stripped Europe of its tillers of the soil. The armies have drawn millions of men from the land and the war industries have drawn more millions. For the raising of the crops and the feeding of the people only the women, the old men and the children have been left. Horses, cattle, swine, have been swept up likewise in the swirl of war.

Until recently Europe could look to four great supply stations, the Argentine, Australia, Canada and America, for food. Now the Argentine and Australia are cut off. Ships are so scarce, hours so precious, that enough vessels no longer can be spared for the long voyages to the South American country or to far distant Australia.

Upon America and western Canada Europe must depend; and Canada, answering the call of patriotism, has so depleted its farming force that it is in no position to make full response.

Only America is left.

The grain stocks of the world are nearly exhausted. There is urgent need of every bushel of wheat and corn the American farm can produce. There will be calls for cargoes of grain on a scale greater than ever before. Many of the ships that carry these cargoes may be sunk, but other cargoes must replace them.

Present high prices of foodstuffs are due to basic causes and will continue for a period of years until a readjustment and great expansion of agricultural production has been effected.

In Europe, agriculture has been weakened by drafts of men for the armies and by the enormous expansion of war industries. Man power and animal power for farm work have been permanently impaired.

High ocean freights make it easier for Europe to call upon the United States for wheat and foodstuffs than to depend upon the Argentine and Australia. These freights are also likely to continue for several years.

It is the patriotic and profitable duty of every one who controls land in the United States to plant it and cultivate it for maximum production in order to help lower the cost of living and to provide the exports of foodstuffs needed for Europe.

The world over there has been an over-emphasis of industry and a drain upon the agricultural forces. For a period of years, prob-

ably, there will be a dearth of foodstuffs. America's opportunity lies in mobilizing her agricultural energies and pushing production to the maximum during this period of high prices. In that way, we can create exports that will take the place of war supplies no longer needed. The world needs foodstuffs. America must have more abundant foodstuffs and Champaign county must do her part to increase agricultural production, and take the largest possible acreage in cultivation.

If the Harris Bank can aid any farmer in doing this work and help him to increase his earnings we want that farmer to come and tell us. It is a work of humanity as well as of profit for the farmer to make the earth bring forth bounteous yields this year, and the duty of all of us to help him in every way we can.

— SAVE —



— SAVE —

Start in Now

There are wonderful things we are going to to
Some other day;

And harbors of hope to drift into,
Some other day.

With folded hands and oars that trail,
We watch and wait for a favoring gale
To fill the folds of an idle sail,
Some other day.

We know we must toil if ever we win,
But we say to ourselves there is time to begin

Some other day;
And so, deferring, we loiter on
Until at last we find withdrawn
The strength of the hope we leaned upon,

Some other day.

— SAVE —

Owing to the present high cost of production, March issue of "Home and Progress" has been mailed only to customers of the First National Bank and to those of our friends in whom we have a strong personal interest because we know they are interested with us in the growth and progress of Champaign county.

The Best Tax You Ever Voted For

A MILLION AND A HALF dollar bond issue for the beginning of Champaign county's new hard road system, only requires an average of \$75,000 a year to pay off the principal and \$30,000 for the interest. Of this yearly total of \$105,000 we are already raising \$41,000 (half paid by the state and half by the county) so we would only have to raise \$64,000 more, or about one-third what we are now spending each year under the old road and bridge tax. The new system can reduce the old tax if we wish, because the state will pay all expense of keeping up brick and concrete roads. In the old way we would spend more than two millions on the present dirt roads in the next twenty years. How can any citizen oppose the greatest benefit that could possibly happen to the county, for so small a cost. The farmer will pay annually 8 or 9 cents an acre; the owner of a \$10,000 house, about \$5; the owner of a \$2,500 home about \$1.25. We are all for it because we take pride in our county and want to open it up and we know that if the main lines don't run any nearer to us than one or two miles it will hurry the building of branch roads to connect up and, —any way, "will be two to five times nearer town than we ever were before." We are going to be for it and help get all our neighbors to loosen up and work for it and then in 1918 boost for the great state road system that will build fifty more miles through the county, connecting us with every county in the state. There is no denying the fact, Illinois is through with the mud and though she is late starting she is going to lead all the states, instead of ranking 23. Big property owners are not often glad to pay more taxes so it is a fine thing to see that Mr. Dan Morrissey, the Dightons, the Burnham Estate, Ross R. Mattis, B. F. and N. M. Harris and many other of our largest tax payers favor the Hard Road Bond issue. NOTE.—See new hard road map, page 7, it is only the beginning of better things.

— SAVE —

Make Yourself a Neighborhood Leader

The call is for leaders. The call is for plain farmers and farmers' wives and farm boys and farm girls to make themselves LEADERS in their neighborhoods—leaders for new methods of farming, and leaders also in new methods of farm living—and for Hard Roads.

The old individualistic, un-Christian way of living must be forever done away with. The

old doctrine of "Every man for himself and the devil take the hindmost" must give way to the new doctrine, "Bear ye one another's burdens." Co-operation is the master-word of the new century. Whole neighborhoods must learn to work together.—The "Progressive Farmer."

— SAVE —

Policy Almost Burned

Damage aggregating about \$2,700 was done by the fire which practically destroyed one apartment in the Orlando apartment building, on North Race street, Urbana, Thursday afternoon, Jan. 18.

Mr. and Mrs. Burge lost all of their furniture and clothing valued at about \$1,500, including an expensive player piano. The interior of their flat was wrecked, the wookwork being burned and the plastering watersoaked and broken. Mr. Burge had \$500 insurance on his furniture, and succeeded in rescuing his policy after it had been partially burned.

This was the policy that should have been in a safety deposit box.

— SAVE —

Information Exchange

If you have any questions you want to ask pertaining to Banking, Finance, Investment, Farming or Business we would be glad to try to answer them in this column. Names will not be published, but must be signed to the inquiry which should be addressed to HOME and PROGRESS, First Nat'l Bank, Champaign.

If you have items to buy or sell we will try and mention them if you report to us.

— SAVE —

Have Faith in Yourself

In every man are unlimited possibilities of achievement. No matter what our present condition is, or how we got into it, there is always a way leading from where we are to where we ought to be—and can be. Our mistakes, ignorances, can'ts, fears, and discouragements set our only limits—limits that are self-imposed and removable. They are only seeming barriers that go down before wisdom and right determination. Man so often thinks himself a failure, but when he wakes up and exercises his reason he discovers himself—and nothing then is impossible to him.

—The Commonwealther.

Save For a Home

The renter may call his temporary rooms his home but the owner feels and knows more what HOME means.

The home owner is a man with a reason for better citizenship. Owning a home is the root that digs deep into the land of your flag. It makes you part owner of the resources of your country. It gives sound basis to your patriotism.

The man with a home owns part of the nation's wealth, naturally he saves more. He has a personal interest in the great institutions of his native land. "My Country!" MY is truly in the possessive case.

He who saves for a home will save his country in time of war and will save his country from time of war. He has more at stake. He will vote always and nearly always vote right.

The home owner is the best citizen. He feels the fellowship of the host of those who are home owners. He realizes the bonds of a common interest.

— SAVE —

How to Become a Home Owner

How do they begin to build a tall business building? After the plans are completed they lay the foundation. The builder does not say, "I will not use this brick or this stone or this bit of mortar, because, being such a small part of this great structure it counts for naught."

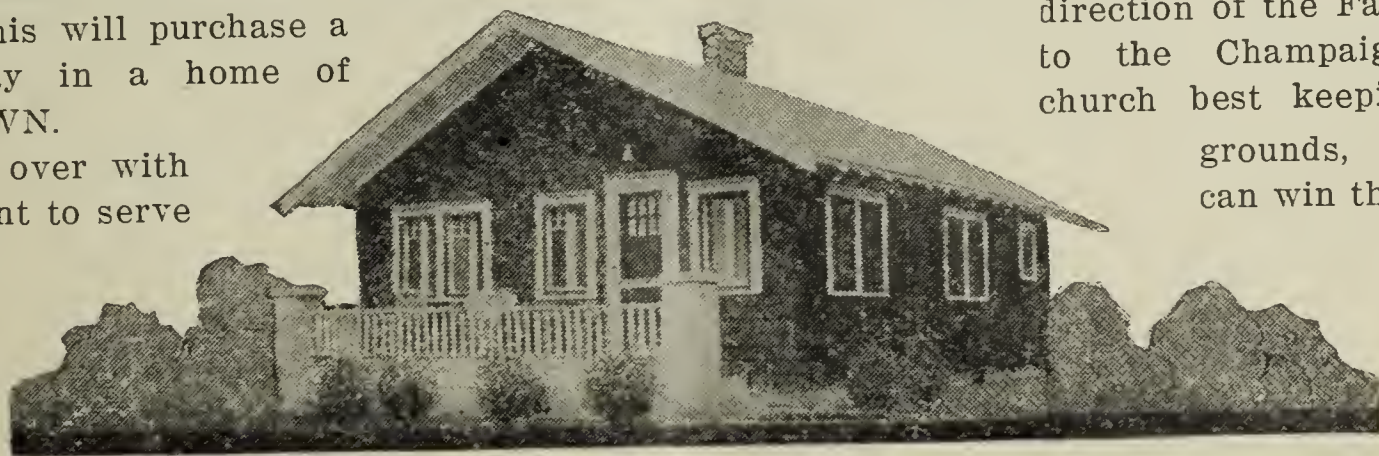
The foundation is laid, a stone at a time.

Nor does the builder say, "I will lay this course of stone and come back by and by and lay some more." He sticks right to it.

To own your own home you must have a definite, systematic plan of saving. You pay rent on a certain day—make your savings for a home just as regularly. Save up in this way enough to make a first payment. Then stick right to it with clock like regularity and save the balance.

A saving of \$15 monthly deposited with the First National Bank grows to \$971.53 in five years. This will purchase a fine equity in a home of YOUR OWN.

Talk it over with us, we want to serve you.



About Insuring Our Savers

To further encourage and promote regular systematic weekly or monthly saving we have recently put into operation a successful plan whereby you receive Life Insurance protection while building up your savings balance. This Life Insurance protection is limited to savers over five years of age and under fifty years of age. No medical examination is required.

In operation the plan is quite simple—the saver deposits a fixed amount each week in our Savings Department, usually twenty-five cents, fifty cents, one dollar or as high as two dollars—selecting the amount you can spare weekly and we IMMEDIATELY insure your life from the day you make your first deposit for one hundred times the amount of your regular weekly deposit. We pay the life insurance premium direct to a responsible life insurance company.

Save 25c weekly—secure \$ 25 Insurance

Save 50c weekly—secure \$ 50 Insurance

Save 1.00 weekly—secure \$100 Insurance

Save 2.00 weekly—secure \$200 Insurance

(Save monthly if you wish).

By keeping everlastingly at it for 100 weeks you will have accumulated from \$25.00 to \$200.00 depending upon weekly deposit with the additional advantage of Life Insurance protection for each and every day while saving.

Regardless of where or how you are saving now, you owe it to yourself and those dependent upon you to investigate this plan fully. Open an account for each of the children. Children ages 5 to 9 are limited to \$50.00 Insurance protection. Children ages 10 to 15 are limited to \$100.00 Insurance protection.

You can start any time

But Why Delay?

— SAVE —

\$100 Prize

Dr. C. S. Stewart of the department of Economics at the University and his wife have offered a prize of \$100 to be awarded under direction of the Farm Bureau to the Champaign county church best keeping up its grounds, etc. You can win this prize.

Household Saving Hints

Hints on Cooking and Saving in Gas Bills

Cooking at a low temperature, although more time is consumed in the process, is really a gas and money saver. Besides, food thus cooked is far more palatable.

Steam arising from stew pots is an indication of waste that should be instantly remedied by lowering the heat supply. With the escaping steam goes the flavor of the food as well.

The best cooking heat is from 160 degrees F. to 180 degrees F. Stew pots should be opened as little as possible. If a low, even heat is maintained, opening the pot for the purpose of watching the food will not be necessary.

With a given quantity of food, a given quantity of water, a certain maintained heat and a specified number of hours or minutes for cooking, time, money and food values are conserved.

Boiling consumes water rapidly, and each time the water supply in the food is renewed less of the nourishing qualities remain.

Even when cooling meats the pot should barely simmer.

To Wash Windows

One tablespoon of common lamp oil to one half pail of soft, warm water; wash and polish with soft cloth; will look like new.

Take a cloth, moisten it with gasoline and go over window, then rub good with dry cloth; it makes the clearest window, takes grease and dirt off and doesn't take much gasoline.

Cleaner for Painted Walls

Dissolve two ounces of borax in two quarts of water and add one tablespoon ammonia. Use half this quantity to each bucket of water; do not use soap. Wash a small amount of the paint at a time and rub dry with a clean rag.

To Clean Lace Collars

A very good way to clean lace collars or yokes that are sewed to a dress, without removing them, is to wet cornmeal with gasoline and rub into lace; as the corn meal evaporates cornmeal will drop off taking dirt with it.

Cleaning Leather

Use three parts milk and one part water. It cleanses as well as polishes.

Pointers in Baking

Cup or small cakes—have oven hot enough to turn white paper dark yellow in five minutes.

Bread or Pastry—heat of oven must turn white paper dark brown in five minutes.

Put saucepan of boiling water in oven when making rolls. Steam will make crust smooth and tender.

When oven is too hot at first, a crust will form on the cake and prevent its raising. It is best to have the oven a little slow at first, then increase the heat after ten minutes.

Baking powder biscuits should be baked in a very quick oven as hot as possible without burning the biscuits. One that will brown a piece of white paper in one minute is none too hot.

Bread steamed brown, 3 hours; bread, white loaf, 45 to 60 minutes; bread, graham, 35 to 45 minutes; raised biscuits, 12 to 20 minutes; baking powder biscuits, 12 to 15 minutes; layer cake, 12 to 15 minutes; sponge cake, 45 to 60 minutes; plain cake, 30 to 40 minutes; cookies, 6 to 10 minutes; pie crust, 30 minutes, rice and bread pudding, 45 to 60 minutes.

For Cleaning Lace Curtains

Proportions—Two pints cornmeal, one pint flour, one-half pint powdered borax. Mix thoroughly, sprinkle over curtains (after shaking out dust), roll up and lay away several days, then put one piece at a time in a large paper flour sack and press. Will look like new. Especially good for curtains that are too tender to cleanse by washing.

Home Dry Cleaning

Make a mixture of cornmeal, a handful of borax and a half cake of magnesia. Mix these dry, and scrub the things to be cleaned with it.

A small soft brush is best to use for scrubbing flat, firm garments. To clean wool shawls, sweaters, etc., sprinkle the mixture well over the garments, place inside a sheet, fold several times and beat lightly.

When Boiling Rice

Put a little water in the kettle in which milk is to be heated to prevent milk scorching. Another method is to sprinkle in a little granulated sugar and let it get hot before pouring in the milk.

Champaign County Boys' and Girls' Clubs

We are trying a new plan of handling the boys' and girls' club work this year. The work is in charge of a committee of six members. They are Supt. C. H. Watts, Mrs. H. M. Dunlap, Rev. J. H. Singleton, State Leader J. H. Greene, C. W. Murphy, Managing Secretary Chamber of Commerce, and County Adviser C. H. Oathout. It is the plan of this committee to start clubs in communities where a sufficient number of boys and girls can be found to take up the club work and carry it through, and where there is an adult who is qualified and willing to act as leader. Each club leader is to select an advisory committee of three in his community. Up to the present time five such communities have been selected. One of these is in Newcomb Township, W. L. Davis, leader; one in Condit, J. H. Singleton, leader; one at Savoy, A. E. Hedges, leader; one at Ludlow, W. Lateer, leader, and one southeast of St. Joseph, Lorin Clark, leader.

The following are the projects to be worked on this year: The poultry project, the pig project, the garment making, gardening and canning project. Each club must select one or two of these projects for its members to work on and each member can work on but one. Each boy or girl who carries the work through will be given an accomplishment emblem at the end of the season and special prizes will be arranged for those who do the best work. Arrangements are under way for having an exhibit of this work at the County Fair.

The members of the county committee expect to visit the different clubs at times, giving help when possible, and letting the children know that there is an interest in their work and that it is being watched. One of these clubs has already had help from the University and others will get help when it is called for.

It is hoped that by this plan, of having the children near enough together so that there will be some rivalry, a greater interest will be gained and some real work done.

C. H. Oathout,
County Agricultural Advisor.

— SAVE —

Do It Now

Did you ever stop to think that it only costs \$5 a year or \$10 for three years to carry one thousand dollars protection against fire and lightning on your farm house or farm build-

ings. Too many farmers don't carry any, or enough fire insurance,—are you one of them? The rate is so low (50 cents a \$100 or 3 years for \$1) that no one can afford to be without it. There are lots of good insurance agents; don't wait, see one.

— SAVE —

Bring in Your Pass Book on any Bank

And we will attend to the collection and crediting of the interest for you, without the loss of a day's interest and at no expense to you. It is not necessary for you to go to your old bank to have this done, to have your account transferred to us.

We will attend to everything for you.

Bring it to us now, or any time before July 7th, and we will collect your interest up to and credit it from July 1st.

All money deposited before July 7th draws interest from July 1st.

— SAVE —



— SAVE —

Was He Insured

How often that question is asked when death has called a man suddenly. The neighbors and friends begin wondering whether there is any provision for the widow and children. They know what estate he had—insurance is the only hope.

Carrying insurance will not be a burden to the smallest wage earner if a member of our "100 week savings insurance club" because we pay the premium. All you have to do is to save a fixed sum ranging from 25 cents to \$2 per week and to encourage this regular thrift we pay all cost of insuring your life for 100 times the amount of your weekly deposit.

— SAVE —

Seed Selection

Have you selected and tested your seed corn and oats,—and treated the oats for smut? We must make a big yield and we are sure of a good price.

— SAVE —

"He was leaving for California. He had paid slightly over \$900.00 on his contract for the home he occupied on Neil street and offered me this equity for \$300.00 spot cash. No, I didn't take it because I didn't have the Three Hundred."



THE HARRIS BANK

IMPORTANT

Perhaps some note or mortgage owing you will be paid March 1st and the proposition is to safely and quickly make this money earn interest. Our Savings Department is the answer.

Deposits before March 6th earn interest from the 1st. Absolute security—your money when you want it and not the worry you might have if investing in notes, stocks or mortgages.

AT YOUR SERVICE
FIRST NATIONAL BANK

(The Harris Bank)

B. F. Harris, Pres.

N. M. Harris, Vice-pres.

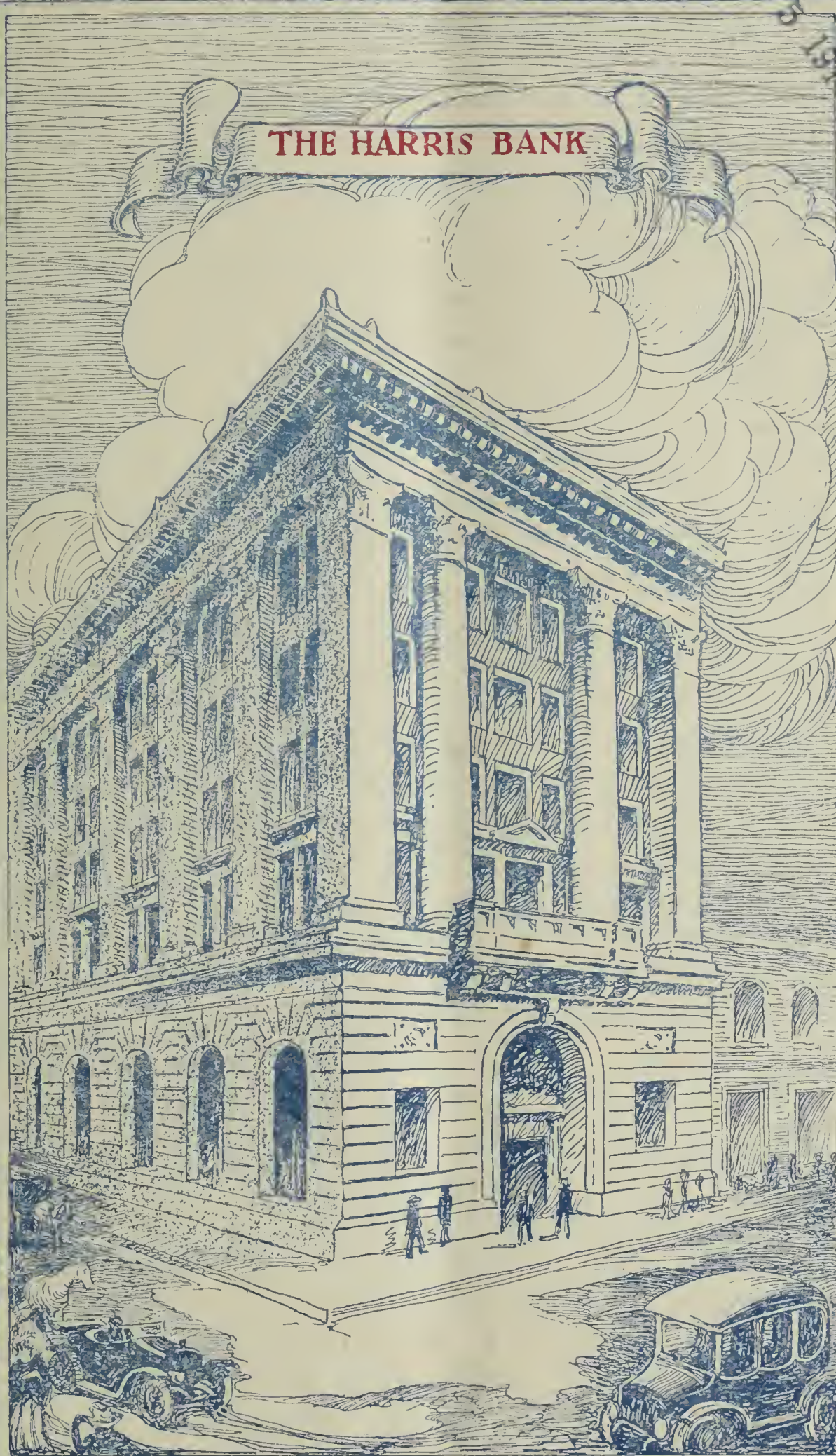
H. S. Capron, Cashier

National Bank, Cham-
paign, Ill., and return
postage will be sent.

PAID
1c
Permit No. 20
Champaign, Ill.

JUNE, 1917

HOME AND PROGRESS



Good
Citizenship

Good
Roads

Good
Schools

Sanitation

Community
Betterment

Town and
Country
Cooperation

Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

"A Liberty Bond in Every Home"

MORE THAN MONEY

*M*AN'S first concern in life is a comfortable living for himself and those dependent on him,—then follow all the reasonable advantages and surroundings to be had.

But closely along with this, in the mind of the real American, comes the desire to be of service and to express what life means to him and his relation to the public welfare.

The extent to which we develop this expression of the best in us—individually or collectively—is what makes one business, one home, or a whole town or city more attractive, more wholesome and helpful, and head and shoulders above all the others.

In short, there is something and much that means more than money—and that money, or money alone, cannot make or buy.

If today—we only thought of money, or selfish, personal comfort, we would not be at war; we would not be doing the many generous, helpful, splendid things we do—that develop a real soul and spirit in us, and in our town and nation.

A friend of ours came in the other day to say some nice things about the spirit of "Home and Progress," and he referred to it and to us as the "Home OF Progress."

This heartened us, but we knew full well we were not *THE* Home, but trying to be one of *MANY* homes of progress, which we want to encourage and make grow in Champaign County.

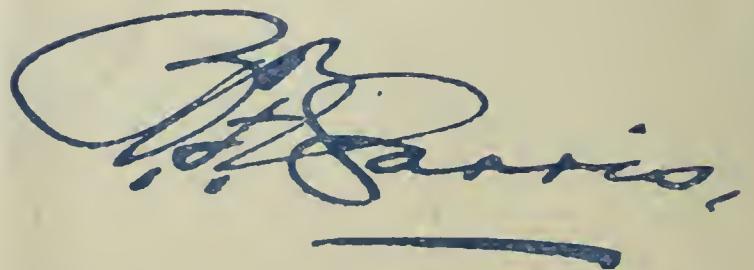
We want this *WHOLE COUNTY* to be the *HOME* of Progress; to get the idea firmly in all our minds and hearts that there must be constant progress; that if we hesitate in our progressive advance we lose step and the leadership that belongs to us from natural resource.

But,—we cannot hold leadership if we do not work—not simply to hold but to develop and expand our possibilities until all the nation knows it *IS* the *HOME* of Progress.

We have more to do and to do with than had all our forefathers, and we are seeing more clearly each day that there is something beside and more than money and money making, and that a real bank, like a real citizen, can be of inestimable service to the community.

Will you help us in making "Home and Progress" do its part to make *THIS* county the Home of Progress?

First National Bank
June 1st, 1917.



HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)

"Where there is no vision the people perish"

OL. II NO. 2

CHAMPAIGN, ILLINOIS

JUNE, 1917

My Country, 'Tis for Thee---Democracy and Humanity

SINCE the last issue of "Home and Progress,"—and culminating in America's declaration of war, April 6, 1917,—there has been a great tidal-wave of conviction coming from almost every neutral nation—that there can be no peace; that there can be nothing in this world not dominated by autocracy, by a handful of men, unless prussian militarism is wiped out of existence.

President Wilson in asking for a declaration of war made it plain that the war was "not against the German PEOPLE, but against the German GOVERNMENT," that apparently has world-wide ambitions which cannot prevail.

Wendell Phillips said:

Great political questions stir the deepest nature of one-half the nation, but they pass far above and over the heads of the other half," but we cannot believe that any American is not stirred by the present war that has resolved itself into one for humanity and democracy. Perhaps we can best review the situation by quotations from representative sources.

A Patient People

The New York Independent writes:

Never has a declaration of war been so impressive. Never has it been so overwhelmingly the calm decision of a mighty people. For two and a half years we have withheld governmental judgment upon the fundamental issues. We have endured insolence, piracy and murder, unwilling to act ignobly, in vengeance. Not even to the growing menace to our national safety have we paid heed. But conscience has not been dead, and under its lashings the entire republic of more than one hundred million souls has now become convinced, as some of our people from the beginning have been convinced and tirelessly have urged upon our fellow men, that a simple question of right and wrong has once for all to be answered. Therefore we answer As one man this mighty republic has responded to the call, and has cast the die.

Never has a nation gone into war so disinterestedly or with hands more clean. We ask nothing, we stand ready to give all. We cherish no hate. We scorn revenge. For the German people we cherish the hope that thru moral regeneration and intellectual clarification they shall become worthy and competent to take their place and play their part among the great democracies of continental Europe. We have but one purpose—to kill and crush beyond all possibility of resurrection the monstrous infamy of blasphemous absolutism. Cooperating with the Entente Allies, we dedicate our resources and ourselves to the glorious work, precisely defined by President Wilson, of making this world a safe place for free men to live in. The Czar has fallen. The Kaiser and the Hohenzollern house, the Austrian Emperor and the Hapsburg house will fall.

In reply to a statement made by the leader of the Socialists in the German Reichstag that the Socialists in the Russian Government would be disposed to make peace with the Socialist Minister of Justice, Mr. Kerenski says "if the German people would follow the example of the Russians and dethrone their emperor it would be easy to make peace." This declaration

will undoubtedly become known to the German people and may produce startling results.

In 1915 Germany's great scholar, Emmanuel Kant, declared that "we can never have universal peace until the world is politically organized and it will never be possible to organize the world politically until the people, not the kings, rule," while their adored Goethe recites in "Faust" that

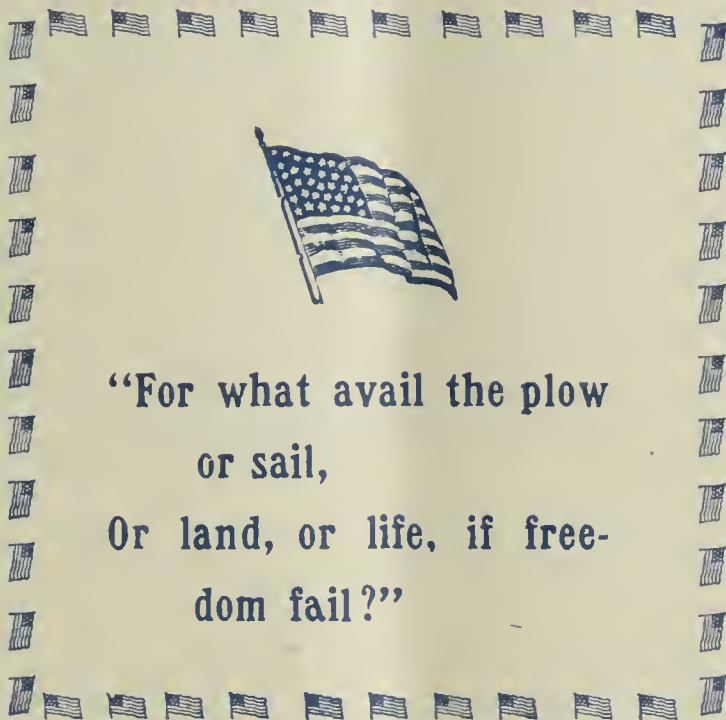
"The ancient truth still runs its course.

"If you adopt the rule of Force
And boldly seek your chosen goal,
You risk your own, your all, your Soul!"

America's Opportunity

A great Daily says:

The American people have been distinguished



in their history by three outstanding qualities, their initiative or inventiveness, their ability in organization, and their objective energy. And now that America stands at the crucial point of the greatest struggle of all human history, these great qualities are called for from us as never before. The word is looking on, the scales of fate are trembling in the balance, what will the American do? Is he worthy of his potent name, his unique fame? We believe he most certainly is. No people ever had a greater opportunity to emblazon its name forever on the greatest page of history, and America will do it.

The American people should wake to their great moment. This is the birthtime of vast changes in civilization. It is our privilege to play a foremost; indeed, a decisive part. Every American ought to realize this and eagerly take his place in the mighty task. Every American has such a place, from youth to old age. From the housewife in her kitchen to the president in the White House, all have their share to do, and we believe they will do it well. We Americans have many faults and shortcomings. There are many defects in our house. But we do not hide them from ourselves. There is greatness in the American heart and brain, and it will disclose itself as never before in this epic time.

Howard E. Coffin, chairman of the Federal Council of Defense, says: "In modern warfare the blood of the soldiers must be mingled three parts with the sweat of the man in the mills."

Business as Usual

The New York Evening Sun remarks:

"The following words of Mr. Howard Coffin should be printed in letters of fire and put up against the sky to be read by every citizen daily so long as the war lasts:

"We need prosperity in war time ever more than in peace.

"Business depressions are always sad, but doubly so when we have a fight on our hands.

"The declaration of war can have no real evil effects on business.

"We need more business, not less.

"There is real danger in hysteria.

"Indiscriminate economy will be ruinous."

The Farmers' Part

The editors of the Farm Press of America Resolved, that—

"With the entrance of America into the world war, farmers of America are laid under the most insistent and inexorable obligation. It is a war of food more than of munitions. Nature has turned a forbidding face on the early harvests of the world. A shortage of more than 50,000,000 bushels of winter wheat at home and a deficiency in all crops abroad sound a trumpet call to farmers to bend every effort, to the limit of human intelligence, energy and ingenuity to wring from the earth its maximum yield in all the coming harvests.

"Patriotism and profit should stimulate them. The life of the nation hangs in the balance. The rewards for intelligent farm toil were never so alluring and certain. Every man in his own field must judge of methods."

Who Will Win?

The New York Evening Mail says:

"The war is drawing to a close. Events are on the march which will in all probability end it before November. If the submarines are successful or if Russia makes peace or lapses into anarchy, then the war will, in all human probability, be won by Germany. If the submarines are not successful—if the destruction they wreak can be balanced by construction of ships that can be in operation before November—and if Russia holds firm, then the war will, in all human probability, be won by England. Germany could not face another winter of starvation if confronted by the double disappointment of an intact Russia and ineffective submarines. The Germans have staked their all on this throw."

President Wilson has made it clear that this is to be a fight to the finish. Either the German Government must surrender or we must concede temporarily our own defeat and prepare for another and more severe test of our patriotism and efficiency. The vast majority of the people of the United States understand this and are ready for the ordeal. With clear minds, with courage, and at whatever cost we, the American people, now "fall in," and touching elbows at last with all the free and law-abiding men of the civilized world, we go forward gladly to that victory.

We may say in America what Lloyd-George, England's great leader, said to them, before they were fully aroused:

"Unless we quicken our movements, damnation will fall on the sacred cause for which so much gallant blood has flowed."

— SAVE —

Departed

Since our last issue this county has lost three splendid citizens. Two of them, Judge J. O. Cunningham, of Urbana, and Col. Frank Wilcox, of Champaign, were well above eighty years as well as citizens of fifty or sixty years standing. U. G. Glasscock, the well-known banker of St. Joe, was hardly past middle age.

Judge Cunningham was the donor of Cunningham Orphanage Home, was the friend of Abraham Lincoln, and of the founder of this bank and five generations of his family; was the last living member of the first Board of Trustees of the University of Illinois. He and the wife who survives, lived together 64 years, and he is one of the very last of our well known men of the old school, that we emulate so much less than we should in heart and mind and service.

Meat Animals a Curiosity

IF Champaign County keeps up her 1916 record, hogs, sheep and cattle will be a curiosity here, and as no relatively large amount of artificial fertilizer is used, how is our soil fertility to be maintained?

After quite a correspondence with all the railroads operating in the County, I have determined the number of cars of farm animals that have been shipped into and out of our 16 freight stations. 149 cars came in and 927 went out, so that the net output of the county was 788 cars. Of these 328 were hogs, 157 cattle, 173 mixed hogs and cattle, 35 sheep and 95 horses. The 693 cars of meat animals are estimated at 24,870 hogs, 4870 cattle and 1200 sheep, or a total of 33,940 head of meat animals, not including 1900 horses.

In other words, it required 980 acres of Champaign County land to export one car of meat animals to market, and 6400 acres to ship out a car of horses. The joint effort of six farms was required to ship out a car of meat animals, or in other words, 9 meat animals per farm. Only one meat animal from every 17 acres; only one hog from 25 acres, or 3 2-3 hogs per average farm of 161 acres. The average farm in the State of Illinois has 16 hogs; in Iowa the average is 35 hogs per farm.

By way of comparison, eleven per cent of all the meat animals shipped out of the county in 1916 came from two of my farms, which showed an output of 1 1-2 meat animals per acre, or 25 times more than the county acre average. In net output of hogs Mahomet leads with 45 cars; Tolono follows with 36; Homer 32; Fisher, Ivesdale and St. Joseph 18; Seymour 13. Cattle shipments: Champaign 28, Dillsburg 17, Seymour 14, and Homer, Leverett, Ludlow and Rantoul with 11 cars. In sheep, Dillsburg leads with 10 and Mahomet has 7 cars, with a few others of 3 cars each.

In mixed cars of steers, cows, calves and hogs, Fisher's net output was 41, St. Joseph 35, Dewey 26 and Tolono 21 cars. Champaign led with 47 cars of horses, St. Joseph shipping 12, Ogden 9 and Ludlow and Rantoul each 6 cars. 85 per cent of the nation's corn crop is fed on the farms, but this greatest of counties is raising probably 20 million bushels of grain and shipping meat animals worth only about one-twentieth that sum; this county that raised more than one-half of all the corn that was exported from the U. S. in the last three years before the war; this county with 667,-

520 acres, 91.1 per cent of which is divided into 3757 farms of an average of 161.9 acres each of which 98.1 per cent is improved, the average farm valued by the 1910 census at \$32,822.00.

There never was a time when there was more profit in live stock than in these war years. I know of no more accurate way of getting such figures than through the method I have pursued, and they check up even more favorably for us than the census which gave a total value of \$5,668,000 for all our farm animals, \$4,369,000 of which was in horses and mules, \$379,000 swine, \$783,481 in cattle, almost 80 per cent of which were cows and heifers, and \$56,929 in sheep.

Build a silo to increase production and avoid waste, which are two factors that will make the most out of our farms. Assuming that three-eighths of the food value of the corn crop is in the stalks, then the average value of the corn stalks of Champaign County is over 4 million dollars per year, assuming corn worth \$1.00 a bushel. It is not practical for every farm to have a silo, neither is it desirable that all the corn on the farm should go into the silo, but there are hundreds of farms in this County where a silo will more than pay for itself at present prices of feed every year. A silo will add about 20 acres in the feeding capacity of a farm. We suggest every farmer build a silo where conditions will permit this year.

We must have milch cows, and they should be of the kind that give enough milk to pay for their feed and their yearling calf of beef type, well cared for, would sell now at from \$80.00 to \$125.00. Every farmer can raise two litters of pigs from a good bunch of sows, and have a little flock of sheep to clean up the farm and make more manure and profit with very little extra labor.

The slogan of "Ten more meat animals from every Champaign County farm" would mean upwards of a million dollars more net income. Are you going to help feed your soil and raise meat for the world?

B. F. HARRIS.

— SAVE —

I PLEDGE allegiance to the American Flag and to the Republic for which it stands. One nation, indivisible, with Liberty and Justice for ALL.

The Tenant's Opportunity

IN these days of \$1.50 corn; \$2.50 wheat; 70 cent oats; \$16 hogs, and 50 cent wool, the Illinois tenant farmer has his golden opportunity—if war has favored any man it favors him. The increase in his expense does not begin to increase in proportion to his increased profit—he profits relatively very much more than his landlord. The increased gross and net income from the farm is due not to increased yield, nor to any largely increased care and ability in the work, but purely to war prices. Now is the time for the tenant to salt down his profits by beginning payments on a good farm, for never will he have a better chance than during these war years. We like to see every farmer who can afford it have an automobile and all the comforts he can, but for those of us who haven't yet started to buy a home or a farm of our own, it is better to cut out some of the extras until we have made some provision for the future and old age.

This bank would be glad to help these lucky and foresighted tenant farmers who want to begin to be land-owners. Isn't this suggestion worth all that "Home and Progress" costs you? Yet it, like our service and counsel, is free.

— SAVE —

Dollars as Soldiers

THE dollar in hiding is a deserter. The dollar circulating for useless or extravagant purposes is a "slacker." These are truths that the banks of America should pound incessantly into the minds of the people of this country. Every dollar that can be dragged from concealment or diverted from light or frivolous service into the bank is a soldier that will multiply by four in carrying on the business of the United States.

We don't frown on the man or woman who in true sincerity offers us the fruit of his small economies; we don't turn him away chilled by the frosty statement that our bank is too big and too important to take the few cents that mean more to him than the dollars and dividends our stockholders receive. We are glad to accommodate him, shake hands with him and congratulate him for displaying a spirit of real patriotism and make him feel that he is rendering his country a service.

We cannot forget that there are millions of people in this country whose patriotism is as high and devout as that which is exhibited in more spectacular and impressive ways.

If you can use money on your farm, or in your business, to make more money, come and see us.

— SAVE —

Town Folks Remember

THE Harris bank is just like all other business concerns, and men and women, in Champaign County's towns and villages in that it has to rely directly and indirectly on this great farming country and its farmers for business—for bread.

This being the case, every mother's son of us ought to be more or less familiar with the great business of farming and the needs of the farm and country, and these interests ought to be uppermost in our minds.

Some folks are so thoughtless of all this that they wonder why "Home and Progress" devotes so much of its space to farm and country matters. Perhaps thereby we can do a real service by getting more town folks acquainted with the country which is directly or indirectly their source of income. Even our town newspapers don't seem to appreciate our dependence on the farmer and work in his interest as they might.

— SAVE —

Thinkers and Thrivers

THE thinking man and woman or boy or girl is the one who gets ahead and thrives. This issue of "Home and Progress" is full of meat and suggestions for thinkers and thrivers and every thinker and thriver has, or mighty soon will have, a savings bank account. He is more welcome at the biggest, oldest and strongest bank than at any other for there are more small and big depositors there to welcome him. The Harris Bank, the Biggest Bank, the Bank of the People, the Bank of Home and Progress wants and welcomes YOU. No charge or price—for sound advice. The bank that is renowned—because it's more than sound. Its principal attraction—is giving satisfaction.

— SAVE —

Cardinal Gibbons says:

"Universal military training would be of immeasurable benefit to the young men of the country. It brings all together on an equal footing and teaches them that they owe an equal allegiance. It would not foster militarism, but would safeguard the nation."

— SAVE —

It is astonishing how much good, goodness makes.—Moyley.



Joseph G. Pugh
Charles Pugh
Mahomet



Marguerite Law
R. H. Law
Champaign



James Carlock Babb
Harry C. Babb
Champaign



Ruth Leone Spencer
Charles Spencer
Mahomet



Helen Jane Gates
Harold B Gates
Champaign

Mother

Has your child a
"Harris Savings
Bank Book"? \$1
secures one and a
beautiful home
bank too.



Parents

Have your baby
appear on this page
by sending in photo
and opening ac-
counts in its name.

BABIES

HOW WE ALL LOVE THEM

The beautiful little faces reproduced on this page are but a few of the hundreds of youngsters growing and saving with the Harris Bank. Most of the accounts were started with a dollar when the little folks were but a few days old.



Edward F. Kohman
Truman Paul Kohman
Urbana



Gladys E. Stout
Amos A. Stout
Fairland



Francis Ardine Russell
Frank Russell
Champaign



Medova Elizabeth Didcott
John J. Didcott
Champaign



Darwin S. Dailey
Rolla Dailey
Urbana

Big and Little Soldiers on the Farm

SINCE our last issue we mailed the following statement to the members of the Champaign County Farm Bureau, but it is meant for every farmer and farm boy and girl in the County. We also made such an offer two years ago. *It reads:

"As you are a 'soldier of the commissary' enlisted during the war to produce all you can—we want to help you with any loans you need that will increase your production and profit. How can the Harris Bank serve you?

You are no doubt familiar with the calf and pig clubs which have been one of the most interesting developments of the banker-farmer movement.

The idea is sweeping over the entire country and in order to give our Champaign County boys and girls an opportunity to participate in this profitable movement we are making the following offer:

"To any boy or girl who desires to purchase either a calf or pig we will gladly loan the purchase money, taking their own note bearing 6 per cent interest. We will expect the boy or girl to feed and care for the calf or pig as their very own and when sold to repay us and keep the profits."

There is no red tape or strings to this offer, except that the parent must be willing to have the arrangement made. It is open to any ambitious boy or girl of Champaign County."

This means that we want to loan the boys and girls on their own signatures without requiring that father or guardian endorse their note; also that they are not required to purchase a holstein or any particular kind of a calf or that they come into town and sell their calf on any particular day in front of our bank, but do with it as they see fit. We really suggest that a short horn calf is the only kind to buy unless they are in the regular dairy business. If enough boys and girls are interested we will ship in the calves if they want them. We want to help you in any way you want to be helped, without strings to our offer.

— SAVE —

Liberty Loan

CONGRESS has provided that seven billions of dollars may be raised as rapidly as the administration feels that the money is needed. This loan is called the "Loan of Victory," and carries 3½ per cent interest. We

will be glad to secure these bonds in amounts of \$50.00 or more, without expense for any one who wants them. If some boy or girl or older person wants to have one of these bonds and hasn't the ready money, we will lay aside a bond for him till he can pay for it, if he will begin by depositing \$5 on which we will allow him interest. Now is the time to put some of your money where you can get it when you want it and the more that is deposited the more there will be to help keep all business and farming booming. It must boom to keep the endless chain of labor and production busy to prepare for and pay the high taxes and costs of war. Now is the time to open and save up in your savings account. See back of cover page for our special "Liberty Loan" Bond offer.

— SAVE —

How does this Argument Appeal to you?

Suppose your bank were to send a messenger to you today who would show you a passbook in which it was stated that \$200 was credited to your family, provided you would deposit \$2 with it, and a similar amount each week for 100 weeks. On the first page of the passbook there was printed a guarantee over the signature of the president of the bank that in the event of your death at any time during the next 100 weeks your family could draw out \$200. The guarantee further stated that if you live to the end of the 100 weeks you can draw out your money yourself. Wouldn't that appeal to you?

We Insure the Lives of our Savers Free

THE all-important facts of our new Savings plus Free Insurance Plan are as follows:

(1) You get all your money back. (2) Your life insured for 100 times the amount you deposit weekly—in other words the amount you save by this plan in 100 weeks. (3) You don't lose your money if weekly deposits are not kept up. (4) Age limit 5 to 49 years—Insurance \$25.00 to \$200.00. (5) You can draw your money any time before 100 weeks are up less slight insurance cost.

— SAVE —

Fortunately the women can vote for good roads and that means we will get them.

— SAVE —

There's too many men tryin' t' save their country an' not enough tryin' t' save their pay.—Josh Wise.

Remember

The "Harris Bank" is YOUR bank—if there is any service it can render YOU, it wants YOU to mention it. "HOME AND PROGRESS" is working for the development of the homes and communities in Champaign Co. Its platform is this:

If you succeed, I benefit; if I fail, you are injured; should you do the community a service, we are all gainers, while if I waste its taxes or resources or opportunities, I am a public enemy, for the interests of each of us are inseparable from the welfare of all of us. None of us are so small that we cannot count for good or evil; none of us are so big but that our bigness makes us more responsible.

We want to enlighten and enlist ourselves and all like-minded folks in every line of PROGRESS.

We are not sending this little magazine to 10,000 homes merely to advertise our bank. We are devoting space to better roads and other things which will make everybody more prosperous and happier—we expect to share in that prosperity and happiness.

COOPERATE with us. WRITE us TODAY.

The Big Bank Made Big by Small
Depositors

THE FIRST NATIONAL BANK

(The Harris Bank)

B. F. Harris, President

N. M. Harris, Vice-Pres. H. S. Capron, Cash.

"True Cooperation"

MR. MILTON S. PARKS, one of Urbana's oldest and best known citizens, secretary of its Building and Loan Association, but never a customer of our bank, recently wrote "Home and Progress" the following story, under the above heading. He referred to it as "a worthy chapter in Champaign County's History," and asked us "not to censor it," as we really should, if we let modesty have her say. The story ran as follows:

"Those were hot days in August, 1913! The pastures and meadows were brown and parched. The tassels on the corn were dry and shriveled, and many of the blades were scorch-

ed and white from the intense and continuous heat and a long unbroken drought. The growing young stock that should have been kept on the farm was being rushed to the market for lack of food and pasture. Everywhere in this fertile county a crop failure was visible. Farmers who had made an honest effort to produce a crop saw failure for their labor. Money—some of it borrowed to pay for labor on the farm—could not be repaid. Many of the people who handled money were asking increased rates. Many would loan only for a short time. Some refused to renew present obligations on any terms.

Many of our best farmers saw nothing but bankruptcy, and the selling of their fine farms at but a nominal price. There was a feeling of panic in the air—and all because the long expected rain had not come.

But listen! Did you read that quarter page notice in the Gazette where the First National Bank of Champaign, Illinois, proposed to offer relief to the worthy farmer until he could raise another season's crop? Day after day this notice was given circulation in Champaign County, and adjoining counties, of this generous offer—and at a less rate of interest than the usual counter rates, viz only six per cent.

The farmer could scarce believe that he had read aright. He must needs make a personal call at the bank. He was received courteously. The officers of this bank were schooled in the rules of courtesy—it pays in any business.

The farmer stated his condition and needs. The banker—who is also a farmer—listened and not only lent his ear, but also his money.

And now for the result. The panicky feeling was allayed. The farmer went home comparatively happy. The sleepless nights had passed. He had met the true banker—a true believer in cooperation, and also a true believer in good farming. Shall or need we add more to this brilliant episode in the financial history of this county, or need we comment further on the vision that inspired this bank to do what was best for its fellow man? If there ever was recorded a literal translation of the passage "Do unto others as you would have them do unto you," it was recorded on the pages of the "Gazette" in August, 1913, and made good by the First National Bank of Champaign, Illinois.

Having been closely associated in cooperation for thirty years, I think the above brief account records one of its best practical illustrations."

MILTON S. PARKS.

Our New Oval Pocket Banks

Hundreds of people have called and received one since we secured these beautiful Pocket banks about a month ago. It is certainly surprising to notice the many methods of saving adopted by our customers. Some fill the little banks entirely with Buffalo nickels. Others try for brand new coins, quarters and dimes.

Start with your pocket bank and use it as a temporary bank until you get \$2 or \$3 saved, and then come in and open a bank account.

Save all old newspapers and magazines—you'll be surprised how the sale of paper will help your pocket bank.

Walking saves many a nickel and, incidentally, doctor's bills. Drop a nickel into the pocket bank every time you walk.

Many men drop 15c into the bank every time they shave. By doing this daily and depositing the contents of the bank with us you'll have \$637.21 in ten years.

Reduce your own wages. If you get \$18 per week deduct \$2 from your pay envelope for the pocket bank.

Call and secure one of our beautiful new oval pocket war banks and start to save a fixed sum daily. YOUR bank is here NOW. FREE if you open a Savings Account.

— SAVE —

Pledge Against Waste

Illinois club women are organizing a concerted drive for the elimination of waste.

Through their state federation they pushed forward the movement to prevent the use of grains during the war for the manufacture of liquors.

They have started circulating throughout the state thousands of pledge cards by which women promise to guard against extravagance



in foodsteuffs used in their own households. This pledge reads:

I will use only those amounts of food required for adequate nourishment. I will endeavor to control the waste in all kinds of materials and to live simply. I will begin now.

"Watch everything and check up on yourself by comparing previous grocery or clothing bills with your present ones," she urged.

"Don't economize to death. We want to keep business going at about the same rate so as to have no financial failures. The failure of a neighborhood grocer is a bad thing for a community.

If you have potatoes in your bin, use them, wisely, of course, and get the nourishment from them. Maybe by the time they are gone the price will not be prohibitive.

"Live simply, begin now, and eat only the foods that are really nourishing and useful. Common-sense buying should be the byword in every household."

— SAVE —

A Bushel of Postal Cards

Cards from our friends who like and want "Home & Progress" have been pouring into our office in a steady stream daily for the past 90 days. It has been impossible to acknowledge receipt of most of them, so if by any chance, you fail to receive your copy regularly we will appreciate your prompt notice. If you did not return your post card request please do so at once to prevent your missing future issues.

— SAVE —

Friends

If you are interested in the growth and progress of Champaign County call or write and have your name placed on our mailing list. If you don't get "Home & Progress" regularly it will only be because we have failed to hear from you. Do it Now!

— SAVE —

Money Making Hints

One of our boys just banked \$22.00 as the result of one week's work collecting old metal and rubber.

Never in our history was there a better time to earn by saving. Save all your old papers and magazines—a mighty small heap sells for a dollar.

Our Great School Growth

FROM a recent report of the public schools of the state, showing changes in total school enrollment from 1905 to 1915, we find some very flattering results for Champaign and Urbana. For instance, Bloomington and Jacksonville show a loss of 10 per cent each, and Normal a 42 per cent loss. The manufacturing towns of Canton, Kankakee and Joliet show 25, 22 and 29, and Rockford 35 per cent gains respectively; Chicago shows but 17, while Decatur leads all with 50 per cent gain. Urbana shows increase from 1576 to 2160, or 37 per cent, while Champaign grew from 1971 to 2739, or 39 per cent.

We must add 321 to the Champaign enrollment for our Catholic schools, St. Mary's and Holy Cross, had in 1915, 207 and 114 respectively. St. Mary's is about evenly divided between boys and girls, and had 33 in its high school and 15 in its business school departments. Our High School growth is also remarkable. Urbana rose from 234 in 1905 to 471 in 1915, a 100 per cent gain, while Champaign increased from 313 to 645, or 106 per cent, and at this date has 687 students. The high school increase in the state averaged 10 1-2 per cent last year, while we averaged 23 1-2 per cent.

Going back over a period of years we have dug out some rather interesting facts concerning the schools in the whole county. In 1860 the annual school expense was \$16,981.10, or an average of \$4.45 per pupil enrolled, while in 1916 the expense had grown to \$346,923.48, or \$29.64 per pupil. In 1856 we had 74 teachers in 81 school houses at an average annual salary of \$78.04, while in 1916 we had 459 teachers in 244 school houses averaging \$565.72 each. From 1856 to 1875 there was a growth in the school census of minors from 4,499 to 20,531, and there was a gain of only 186 in the next thirty years up to 1905. Since 1905 there has been an increase of about 2,000 due to greater industrial activities in the towns, but a decrease in the country. The average day's attendance for each pupil has grown from 69 days in 1870 to 136 days in 1916. The assessed valuation of the county has gone from \$3,964,307 in 1860 to \$33,840,836 in 1916.

In a few short days the school season will be over and to the many children who will graduate from the grammar grades this will mean a decision day of great importance. In a way, parents will have to decide the future for their boy or girl, this means planning for a

higher education with all of its decided advantages or seeking employment to fit them for the future struggle in life. The U. S. Bureau of Education shows that every day spent in school pays the child \$9.00. Uneducated laborers earn on the average \$500 per year for forty years, or a total of \$20,000; High school graduates earn on the average \$1,000 per year for forty years, or a total of \$40,000. This education required 12 years of schooling of 180 days each, a total of 2,160 days in school. If 2,160 days at school add \$20,000 to the income for life, then each day at school adds \$9.02. Let every parent remember that the child that stays out of school to earn less than \$9.00 a day is losing money, not making money.

We can congratulate ourselves on our steady growth in our schools. We have a very heavy investment in schools, and half of all our taxes go to their upkeep—we ought to make them the best to be had and every boy and girl within our borders ought to get the full benefit. Our great school growth without factories is accounted for by the fact that we are becoming widely known as a city of homes and as an educational center—our educational and social advantages bringing many new citizens each year.

— SAVE —

Join the Cross

If you cannot tote a gun, join the Cross. You can help to beat the Hun — join the Cross. If you don't believe in force, if you cannot ride a horse,

there is still another course—join the Cross. If you want to help a bit, join the Cross. Tote a little mercy kit; join the Cross. You can bring a lot of joy and a thousand pain alloys to the Yankee soldier boys—join the Cross. Till the heaven blessed sod—but join the Cross. Economize and trust in God—and join the Cross. Be you old or be you young, no matter what your birth or tongue, yet you can be one among the Great Red Cross.

Local Red Cross headquarters, Lincoln Building, Champaign. Membership \$1. Every farmer, like all town folks, will join at once—if not already a member.

School Savings in Kankakee

THE banks of Champaign have tried to get our schools interested in teaching habits of thrift and saving and encouraging savings accounts as many other towns are doing; but no headway has been made. At the request of "Home and Progress," Mr. Franklin N. Tracy, superintendent of the Kankakee schools writes of their work as follows:

"The system of Penny Savings introduced in the Kankakee Public Schools nearly ten years since has met with success from the beginning. The history of what has been accomplished, as shown by the number of depositors, amounts deposited, and the appreciation of the patrons of the school indicates that each year has been steadily progressive.

At the outset, each of the banks of Kankakee gave the Superintendent and the Board of Education valuable assistance and encouragement in organizing the work. The same friendly attitude has been maintained, and has contributed much toward the success attained. No enterprise could expect to meet with better cooperation from parents than this has received.

The first year's savings amounted to \$2365, while last year the pupils banked \$5304. An average of \$91.46 was banked in each room last year. Our observation has been that this method of saving teaches thrift, punctuality, and may be made a great assistance in teaching the children mathematics. Also, it may help to teach business principles.

We know of instances where, as a result of the Penny Savings, pupils have saved money to purchase books and clothing to enable them to attend school. One instance might be mentioned of a pupil's saving enough to buy a lot upon which his parents could build a home. Altogether, the writer is thoroughly convinced that the system of the Penny Savings in the Kankakee Public Schools has been very profitable to the school and the community."

— SAVE —

The Birds

One of our good friends and helpful citizens, Mr. D. C. Dunn of Osman, writes us about the necessity of protecting our birds.

It is estimated that the destruction of bird life is costing America over \$800,000,000 annually, and that when the time comes that the last bird is slaughtered, life will cease. Victor Kutchin says our yearly insect damage is estimated at 795 millions and weed damage at 2

billions of dollars, in spite of the work birds do in destruction of insects and weed seed.

Our boys and girls must help save the birds. "Farm Life" of Philadelphia has two good clubs the boys and girls should join: The Bird Club and "The Wideawakes." The pledge of the first club is, "I promise to study and protect all song and insectivorous birds," and the other, "I promise to play fair, to lend a helping hand, to believe in farming, and to have a brotherly love for farm boys everywhere."

— SAVE —

War Relief Work

Here, under the leadership of the University over \$10,000.00 has been raised, for Belgium Relief and \$7,500.00 to buy an ambulance and send it and twenty-one University boys to the front in France. In the officers' training camps just opened to train commissioned officers for the first 500,000 troops raised we find the University of Illinois stands first in the number of men accepted. It has furnished 393, the University of Wisconsin has furnished 175 men; University of Chicago, 202; University of Michigan, 200, and Purdue at Lafayette, Ind., 175. One of six aviation schools and a great training camp for it is to be located in this county.

— SAVE —

The Biggest Business

The biggest business of the country is the business of housekeeping. And no other business is so carelessly conducted or so successful in its results. But the mere fact that the average family is well fed and properly clothed and sheltered doesn't mean that the work is efficiently done. This business is successful in spite of bad management. It succeeds because its products, happiness and healthy children, cannot be valued in terms of toil or money cost.

But if the cost of running the home could be regulated as are other successful businesses, if the expenses were determined by a budget and the books balanced once a year, there would be fewer homes unhappy because of financial burdens and life would be easier for the man who earns the income and the woman who spends it.

— SAVE —

Ireland Gets Hers

Russia is free; long-suffering Ireland is apparently soon to have "home-rule," and almost all the world is fighting now to give Germany the free government she deserves.

Three Good Mottoes

HERE are three good mottoes for every business man to bear in mind, and they come from bankers. The first, "The New Nobility," comes from a Michigan banker friend of ours and reads: "Only they attain the real heights who find in careers of modern commerce and industry the opportunity to lead useful lives of creative effort, and who give a new and modern interpretation of the ancient motto of royalty: ICH DEIN—"I Serve'."

A Wisconsin banker friend writes that he thinks, "The country banker should be a man whose vision pictures his own prosperity only as a star in a firmament of many stars, representing the prosperity of the business of all the citizens of his community; one who is as much concerned with the purpose for which credit is extended as in its safety."

The third motto is one of our own, and believes that "If you succeed, I benefit; if I fail, you are injured; should you do the community a service, we are all gainers, while if I waste its taxes or resources or opportunities, I am a public enemy, for the interests of each of us are inseparable from the welfare of all of us. None of us are so small that we cannot count for good or evil; none of us are so big that our business makes us more responsible."

These mottoes that these men try to follow in their business lives are in line with our ideas, "More Than Money" on page 2.

— SAVE —

Your Help Needed

IF a crisis should say to the average citizen, "Your country is in straits, and needs fifty dollars as a gift!" how promptly the American citizen would come across. But—the U. S. Government does not ask you for a "Gift," but only to loan it what you can—\$50 or more. Charles G. Dawes, a patriotic banker of Chicago, recently spoke to a number of men who had volunteered to sell Liberty Loan Bonds, and this is what he said:

"Do you men realize what ten billions of dollars means—the sum that must be raised by the government for the prosecution of the first year of the war? We bankers realize it.

"It means practically that the banks have got to place their whole assets at the government's disposal. It means that if we don't the government will take them.

"Do you know what it costs to fire one of the big guns once on the battle line? I'll tell you. It is the equivalent of fifty \$100 liberty

bonds, and it means that you have got to sell fifty of those \$100 bonds for every time the gun is fired! -

The trouble with us people of the United States is that we have not been hit hard enough—that's why we haven't yet rushed up to subscribe and oversubscribe this \$2,000,000,000 loan. Wait until the first American ship carrying American troops to Europe is torpedoed and sunk. Wait until Germany begins to hit us hard.

"But we must not wait. We do not dare to wait. The country must act now, and it is your business to do your part to make it act now by buying these liberty bonds. It is not a question of dollars to be invested, but of victory to be won. If the war lasts two years, that means the government must raise not less than \$20,000,000,000 to finance it; and it means that some of you whom I am speaking to now will be then on the firing line, in the trenches.

"If a man refuses to buy a liberty bond from you, I say knock him down!"

The bond salesmen applauded this sentiment wildly.

— SAVE —

What June 5 Means to You

If you were born on or after June 6, 1886, or up to June 5, 1917, at midnight, have reached the age of twenty-one years, **YOU MUST REGISTER JUNE 5.**

The place will be the regular precinct polling station in most cases, and the time between 7 a. m. and 9 p. m.

Penalty for not registering—imprisonment for one year or more.

The estimated population of Illinois is 6,193,626.

Estimated proportion of men between the ages of 21 and 31 is .096, or a total of 594,588 in the state. Illinois' total quota to taken is 54,000, but as we already have 28,000 men in the twelfth army division composed of the national guard, only 26,000 additional men will be taken now by conscription.

— SAVE —

Worth Reading

Although we do not make a practice of mailing "Home & Progress" to points outside of Champaign County, practically every article in our March issue was reprinted in the big dailies of our state. The N. Y. Evening Mail devoted a half column of its editorial page to "The Food Situation in Champaign County."

State Council of Defense

GOVERNOR LOWDEN recently appointed, at the request of President Wilson a State Council of Defense comprising, as he said "fourteen of the leading business men of Chicago and Illinois" and headed by Samuel Insull, president of the Commonwealth Edison Company of Chicago, B. F. Harris, Champaign, vice-chairman.

The state council will cooperate with the national body and under the legislative act which created it will have powers of a court in making investigations. The members of the council were selected by Gov. Lowden for their practicability and all interests are represented. The list is as follows:

Charles H. Wacker, Chicago, chairman of Chicago plan commission.

J. Ogden Armour, Chicago, head of the big packing firm.

Dr. Frank Billings, Chicago; chosen to represent the medical profession.

John A. Spoor, Chicago, head of the Union Stockyards company.

Levy Mayer, Chicago; chosen to represent the legal profession.

John P. Hopkins, former mayor of Chicago.

B. F. Harris, Champaign, banker and farmer.

John G. Oglesby, lieutenant governor, of Elkhart.

David R. Shanahan, Chicago, speaker of the house of representatives.

John H. Walker, Springfield, acting president of the State Federation of Labor.

Mrs. Joseph T. Bowen, Chicago.

Victor A. Olander, Chicago, secretary of the State Federation of Labor.

Fred W. Upham, Chicago, head of the Consumers company.

John H. Harrison, Danville, newspaper editor.

— SAVE —

A Message

To those who have savings accounts in the First National Bank.

Have you made your savings deposits this week? What are you going to set aside today for adding to your account?

The only way to be sure you'll have money when that investment or business opportunity comes is to save a little every day—today is included. It's the habit of saving small sums that makes men rich—not spasmodically saving once in a while.

Put into your First National account all the unexpected sums you get. Put regularly into

your savings account every pay day a portion of your salary. Do this and you'll never miss it—it may mean wealth—it's sure to bring comfort.

You have an account with us now—you've made the start—then, if you haven't already done it, get the steady savings habit.

— SAVE —

The Meaning of the Flag

By S. E. Kiser

What is the meaning it has for you,

With its ripping ribbons of red and white
And its clustered stars on their field of blue?
Does it mean a faith that is deep and true,
And a heritage that is proud and bright?

Is the flag to you the untainted sign

Of a sacred pledge and unmeasured might—
Of glory, wherever its stars may shine
And its radiant stripes wave, red and white?
Does it mean to you, as it means to me,
A call to follow where Honor leads?
To give whatever the price may be
For our fathers' faith and our country's needs?

I see in its beautiful stripes of red

Where the proud flag flutters above the dome
The sacred blood that the brave have shed
For honor and freedom and faith and home.
And it calls to me, as it thrills me thru,
Wherever it gladdens my eager sight,
To keep the faith with a heart as true
And a love as pure as the stars are bright.

What is the meaning it has for you,

With its rippling ribbons of white and red
And its clustered stars on their field of blue?
Does it mean a faith that is pledged anew
And a holy purpose that is not dead?

— SAVE —

In Lincoln Park, Chicago, five girls in the laundry purchased a \$100 bond each, a wash-woman at the laundry also took a \$100 "Liberty" Bond. Have you bought your bond?

— SAVE —

"Right this way for the Liberty Loan. Don't be a slacker. If you can't enlist, invest. Step this way and buy your bond."

— SAVE —

Success and happiness depend on the right acting, and right acting depends on right thinking. Right thinking depends largely on right desiring.

Save Your Bottles

The home-canning specialists of the U. S. Department of Agriculture urge every house-keeper to save bottles—especially wide-necked ones—for putting up fruits, preserves, jellies, jams, and fruit juices. Saving of bottles is highly important, they say, as there threatens to be a serious shortage and high price of regular jars and preserving cans this season. The fruit products named, if sealed with corks and paraffin, can be kept perfectly in these make-shift containers. Jellies, jams, and preserves can be kept in ordinary drinking glasses, by the use of paper and paraffin. Fruit juices should be packed in ordinary small-necked bottles.

Vegetables, soups and meats, on the other hand, to keep must be sealed by the usual fruit-jar or tin-can packing methods. Reserve regular containers for foods that can not be packed in bottles. The specialists are also urging all members of canning clubs and others not only to can products, but to dry and evaporate all such products as apples, pumpkin, and squash. Don't plant more perishable vegetables than you can use or put up, but have beans and other foods that dry themselves or you can dry.

— SAVE —

F. W. Beck, who has been with this bank for ten years has been promoted to the office of auditor and chief teller. His vacancy will be filled by Philip C. Moore formerly collection teller, who started his seventh year at the bank today. J. C. Taylor who has been with the bank for several years as assistant teller has been promoted to the position of collection teller. Every two weeks all the Harris bank "family" have a Goodfellowship, or Round-table meeting, where matters for the interest and better service of our customers and new legal and other methods are discussed.

— SAVE —

A Real Crisis

The 1917 food crisis is the greatest in the history of the world.

The vast majority of our people refuse to realize the emergency. They express alarm over rising prices, yet assume that the first peace move will bring relief. IT WILL NOT.

Sixty million workers have been withdrawn from normal production in Europe.

Reserve stocks of meat, grain, butter, eggs, and canned food have been steadily sagging below the danger level.

Europe has bought for future delivery 300,000,000 bushels of 1917 wheat. Unless Federal regulation intervenes wheat may sell at \$3.00 or even \$4.00 a bushel.

It is up to the American Farmer to stave off a graver calamity than any that has so far attended the World War.—Country Gentleman.

— SAVE —

"The Magic of Compound Interest"

It sounds like something hard to understand, but it isn't. It's most simple and inviting.

Compound interest is getting a profit from a profit, or adding interest to interest. It makes your money earn money after you have earned it. Measure your future by this table. Deposit of \$1 to \$10 weekly at 3 per cent compounded semi-annually accumulate as shown:

WEEKLY DEPOSITS	1 YEAR	2 YEARS	3 YEARS	4 YEARS	5 YEARS
\$1.00	\$52.77	\$107.10	\$163.11	\$220.82	\$280.26
2.00	105.57	214.32	326.36	441.78	560.70
3.00	158.34	321.47	489.52	662.65	841.02
4.00	211.13	428.65	652.74	883.60	1,121.43
5.00	263.90	535.78	815.88	1,104.45	1,401.74
6.00	316.70	642.97	980.13	1,326.45	1,683.24
7.00	369.47	750.11	1,142.25	1,546.24	1,962.44
8.00	422.26	857.28	1,305.46	1,767.18	2,242.86
9.00	475.04	964.44	1,468.63	1,988.06	2,523.18
10.00	527.83	1,071.62	1,631.83	2,208.98	2,803.57

1ST NATIONAL BANK
CHAMPAIGN, ILL.

THE HARRIS BANK



— SAVE —

Your Pay Days

Debt lurks between pay days for the man whose last pay day was not a saving day.

It's harder to get out of debt than it is to save the same sum, because borrowed money most often pays for present or past extravagances. A growing savings account with The First National is both the price of and the income from thrift.

Make every pay day PAY something toward your future independence. Start now with \$1 and then keep everlastingly at it.

— SAVE —

A load of straw for a load of manure hauled out to his farm from the nearby town is the trading habit of B. F. Jones of Woodford county, Illinois. He exchanges on the average of 100 loads a year.

YOUR PATRIOTIC DUTY BUY A "LIBERTY LOAN" BOND

MY COUNTRY
'TIS
FOR THEE



THE HARRIS
BANK'S PLAN
FOR YOU TO
PURCHASE A
U. S. BOND ON
SMALL WEEKLY
PAYMENTS.

A U. S. \$50 Bond in 31 weeks for everyone who
can save as little as \$1.50 per week.

First payment, May 26	\$ 1.50
Thirty-one payments of \$1.55 each.....	48.05
Interest (at 3% per annum) we pay45

Total (the amount of the bond).....\$50.00

Upon completion of the payments the bond
is delivered Dec. 29, 1917. If you fail to meet
the payments as above we refund all money you
have paid in.

AT YOUR SERVICE

FIRST NATIONAL BANK

(The Harris Bank)

B. F. Harris, Pres. N. M. Harris, Vice-Pres.
H. S. Capron, Cashier

FIGHT, PLOW OR BUY A BOND

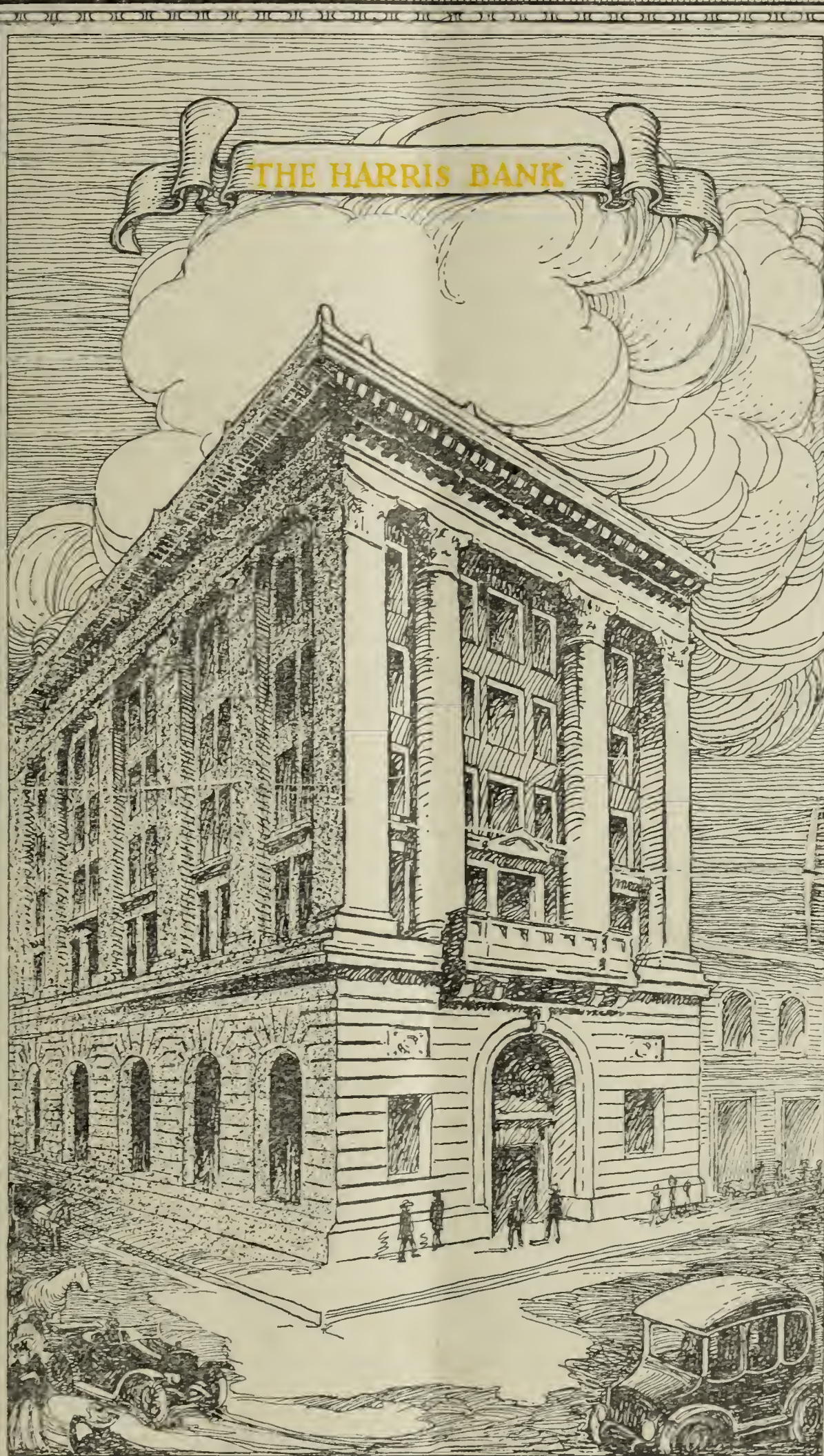
If the above plan of pur-
chase does not suit, we will lay
aside a bond and hold it for
you, till you save enough in
your savings account to buy it.

Postmaster, if not de-
liverable, notify First
National Bank, Cham-
paign, Ill., and return
postage will be sent.

PAID
1c
Permit No. 20
Champaign, Ill.

SEPTEMBER, 1917

HOME AND PROGRESS



Good
Land

Good
Roads

Good
Schools

Sanitation

Community
Improvement

Home and
Country
Improvement

Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

Gov. Lowden at the Harris "Home Farm" Picnic about Sept. 21st.

THE ROLL CALL

THE time has come for a roll call of Simon-pure Americans. There is now no middle ground; he who is not with U. S. and for U. S. is against U. S.

Luke-warm patriotism does not go; it must be of the real true-blue, through-and-through fiery kind, that characterizes the battle front.

We have had our doors open wide to the world, and have said "Welcome," and all the world has come and enjoyed privileges that a citizen or resident of no other country can enjoy;—that's why they came, and stayed, and have waxed fat—though not always patriotic.

Because ours is the land of the free, we have not discriminated, as we should, between the man with an honest protest and the man with a treasonable propaganda.

That day is past; war is grim business and the roll call of patriots is sounding.

Any act that means loss, suffering and death to American soldiers is war on us. Every breath or voice that lacks in fervor, patriotism and support of our boys and the flag to the limit, is unpardonable, criminal—TREASON.

If punishment swift, sure and rigorous is imposed on those who oppose the draft; upon those who oppose or interfere with the conduct of war preparations; upon those who speak and work against the flag, belittle our allies and justify Germany, they cannot complain.

We must announce and prove our patriotism; we must denounce and drive out the traitor.

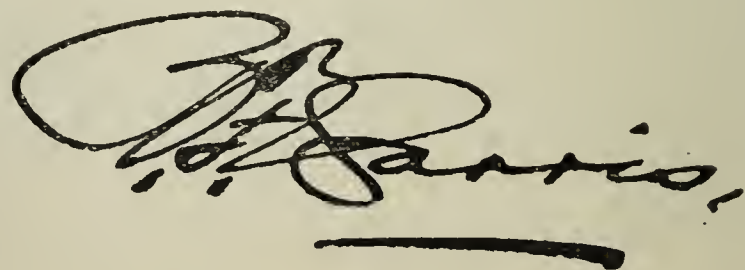
We should be a united people, fighting our enemies at the front in France,—not divided among ourselves here at home.

We have drawn the sword in defense of liberty and justice, and no petty peace appeals shall sheath it until the victory is complete, with autocrats and dynasties destroyed.

Every community must make it plain that treasonable talk and acts will not be tolerated, and those who fail to respond when the roll is called for the friends of the flag—can go to the country they support.

FIRST NATIONAL BANK

September 1, 1917



HOME AND PROGRESS

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THE FIRST NATIONAL BANK

(The Harris Bank)

"Where there is no vision the people perish"

VOL. II NO. 3

CHAMPAIGN, ILLINOIS

SEPTEMBER, 1917

Brave Fights of the Early Farmers

By J. R. STEWART.

LET any reader of "Home and Progress" put down his pencil point at Sadorus on a map of Illinois and trace a line across the open country to Chicago. That line will show practically the road over which some of the first farmers in Champaign County hauled their grain to market. There was no road, however,—nothing but the wild, unbroken prairie. The round trip took about twenty days, and the men usually slept out on the prairie at night, not only to save the expense of lodging, but because "there was nowhere else to go". There was not a house in sight on their way between Urbana and Bourbonnais, on the Kankakee river.

I wonder if the good people who live here now realize the severity of the fight those early settlers fought, 75 or 80 years ago, to make home and shelter for themselves and to clear the way for the extraordinary ease and comfort we enjoy. They laid the foundations that keep us out of the mire and dirt. They were people who had a fine stock of the most practical wisdom of the world. They began with little capital, and then strove to double, treble, quadruple their income. They knew it was possible for a family to double its income and yet not to be a whit better off; doubling the expenses would easily wipe out the gain. It did so in the old days; it does so still. They saved what they gained. They had no savings banks, or banks of any kind; but they put their savings into improvement of their land, into live stock, or into more land, and land and live stock have always been a first-class savings bank in this county. They are so now and will continue to be so.

One of the early settlers in this county lived two years without a glass window in his house. Then he bought a window sash over in Indiana, put glass in it and fitted it in his house. That was the man who sold the first crop of oats raised in this county to the government at old Fort Dearborn, Chicago, and his was the first glass window in any house in the county. He and others like him fought on against difficul-

ties, and so changed things that now windows are as plenty as blackberries, and the little crop of oats which he hauled to Chicago with four yokes of oxen had swollen, in 1915, to an oats crop in this county amounting to 11,928,000 bushels estimated to be worth \$3,936,240. The early farmers about Sidney, Sadorus and Homer drove their fattened hogs on foot to Eugene, Ind., and sold them for \$1 to \$2.50 a hundred pounds. The drive took about eight days. Now farmers put their hogs through in car loads in one night-time run, and sell them in Chicago the next day for \$10 to \$12.

Look such changes as these squarely in the face and they have the appearance of magic. Get a good history of Champaign County and read it, and you will be astonished at the struggles of the early comers here. What they did with small means—fighting against overflows, working with few and poor tools, crossing unbridged streams, toiling through mud over roads much worse than the poor roads of today—is enough to fill us with admiration for their pluck and perseverance, and to convince us that the men, women and children of today may easily establish themselves in secure position by the mere exercise of diligence and good sense. The trick is absolutely simple—merely knowing how to earn, how to spend and how to save.

— SAVE —

Harris Home Farm Picnic

THE annual Champaign county farmers' picnic on the Harris "Home Farm" will probably be held about Friday, Sept. 21st, and Governor Frank O. Lowden will be present unless some unavoidable business of state prevents. Every farmer and his family ought to take this day off, bring his basket dinner and meet all the other farmers as well as give the governor such a greeting as he deserves. The "Home Farm" is the 2000-acre tract two miles straight north of Seymour, 4 miles south of Mahomet on the river,—the road straight west from Rising elevator leading right through the farm. On the high spot you will see "Old Glory" flying from the top of the biggest concrete silo in the corn-belt, 18 by 60 feet. WELCOME.

Our Visits to You

THERE is almost no limit to the benefit that might come from a closer acquaintance between the bank and its patrons. We have often wanted to visit our patrons. We would like to talk over the many things we are all interested in. We would talk about your business as well as ours. And we would find new ways to work hand in hand—new ways to help each other—for we could all make more money by doing this.

With the United States at war, it is even more desirable that we form a closer fellowship so that this community may continue to prosper even during the trying times that may come to us.

And then we want to work for a better state, a better community and better homes. The young people of today will soon be taking their places in the business world. We must help them start off with everything in their favor.

We are making these visits to your home, several times during the year, through these pages of "Home and Progress." And each issue will be an invitation to you to drop in and talk with us about your own problems. We hope it will find a hearty welcome in your home.

* * *

This bank wants to measure up to all you expect of it. It is not enough for us to do banking as it was done many years ago. The up-to-date bank nowadays plays a big part in the welfare of the entire community.

Bankers have many problems and some of them are not easily solved. We also have much responsibility. When you have a full understanding of these, you will know what we can do and how you can best make it possible for us to co-operate with you more fully.

Naturally, our first duty is to guard the money that is placed in our hands for safe keeping—and for investment. But every day we find new ways to improve our service. A better understanding of each other's problems will open the way for more valuable service from your banker. So we send "Home and Progress" to you with a mission to perform.

Will you return these visits? Will you meet us half way in this effort to make our bank worth more to you? Will you tell us what you are trying to do; what you hope to accomplish; how we can help you to win?

The efficient help of a good bank has played a large part in the success of most successful

men. We want to render this kind of service to our patrons—to YOU.

— SAVE —

G. W. Jacobs just west of Champaign reports delivering oats from 41 acres yielding 81½ bushels, sold at 60 cents.

Mont Weaver averaged 94 bushels on 10 acres.

— SAVE —

Ever See a \$ Mark on a Tombstone

In glancing over a daily paper the other day, we found the notice of a farmer's death and in the obituary a paragraph that seems worth passing on:

"For twenty years Mr. Mitchell has been chairman of the local school committee, giving his whole-hearted support to the school—the education of the youth of Rolesville being his one great ambition. It is generally conceded that to him is due the credit for the fact that the school is the social center of the community that it is today."

And the gratifying fact is that all over the country we have an increasing number of men and women who, when their obituaries are written, will likewise have it said of them that they didn't live for self alone, but did something worthy and specific for the good of the community. "A dollar mark is something you never see on a tombstone," says Dr. D. W. Daniel. "A man may give his life to making money, but he wants something better said of him when he dies." And now with all the new forward movements, a man may easily work so that this something better may be said. Ask yourself what unselfish movements you are helping forward.—The Progressive Farmer.

— SAVE —

Be Careful

The legislature passed the following law this summer:

"Any person who with intent to defraud makes, or draws, or delivers any check, draft or order for the payment of money upon any bank, and thereby obtains from any person any money, personal property or other valuable thing, knowing at the time of such making, or delivery that he has not sufficient funds in or credit with such bank for the payment of such check or order, shall be guilty of a misdemeanor; and upon conviction thereof shall be fined not more than one thousand dollars or imprisoned not more than one year, or both."

“Prussianism an Abomination in the Sight of God and Men”

IN a remarkable address before the Merchants Association of New York, June 1, 1917, Mr. Otto H. Kahn, one of New York's foremost citizens, bankers and philanthropists, a real American of German birth, speaking from the subject “War and Business”, made statements as follows:

“We have met today in pursuance of a high purpose, a purpose which at this fateful moment is one and the same wherever, throughout the world, the language of free men is spoken and understood.

It is the purpose of a common determination to fight and to bear and to dare everything and never to cease nor rest until the accursed thing which has brought upon the world the unutterable calamity, the devil's visitation of this appalling war, is destroyed beyond all possibility of resurrection.

That accursed thing is not a nation, but an evil spirit, a spirit which has made the government possessed by it and executing its abhorrent and bloody bidding, an abomination in the sight of God and men.

What we are now contending for, by the side of our splendidly brave and sorely tried Allies, after infinite forbearance, after delay which many of us found it hard to bear, are the things which are amongst the highest and most cherished that the civilized world has attained through the toil, sacrifices and suffering of its best in the course of many centuries.

They are the things without which darkness would fall upon hope, and life would become intolerable. They are the things of humanity, liberty, justice and mercy, for which the best men—amongst all the nations—including the German nation—have fought and bled these many generations past, which were the ideals of Luther, Goethe, Schiller, Kant, and a host of others who have made the name of Germany great and beloved until fanatical Prussianism run amuck came to make its deeds a by-word and a hissing.

This appalling conflict which has been drenching the world with blood is not a mere fight of one or more peoples against one or more other peoples.

It goes far deeper.

It sharply divides the soul and conscience of the world. It transcends vastly the bounds of racial allegiance. It is ethically fundamental.

In determining one's attitude towards it, the time has gone by—if it ever was—when

race and blood and inherited affiliations were permitted to count.

A century and a half ago Americans of English birth rose to free this country from the oppression of the rulers of England. To-day Americans of German birth are called upon to rise, together with their fellow-citizens of all races, to free not only this country but the whole world from the oppression of the rulers of Germany, an oppression far less capable of being endured and of far graver portent.

Speaking as one born of German parents, I do not hesitate to state it as my deep conviction that the greatest service which men of German birth or antecedents can render to the country of their origin is to proclaim, and to stand up for these great and fine ideals and national qualities and traditions which they inherited from their ancestors, and to set their faces like flint against the monstrous doctrines and acts of a rulership which have robbed them of the Germany which they loved and in which they took just pride, the Germany which had the good will, respect and admiration of the entire world.

I do not hesitate to state it as my solemn conviction that the more unmistakably and wholeheartedly Americans of German origin throw themselves into the struggle which this country has entered in order to rescue Germany, no less than America and the rest of the world from those sinister forces that are, in President Wilson's language, the enemy of all mankind, the better they protect and serve the repute of the old German name and the true advantage of the German people.

Gentlemen, I measure my words. They are borne out all too emphatically by the hideous eloquence of deeds which have appalled the conscience of the civilized world. They are borne out by numberless expressions, written and spoken, of German professors employed by the State to teach its youth.

The burden of that teaching is that might makes right, and that the German nation has been chosen to exercise morally, mentally and actually, the over-lordship of the world and must and will accomplish that task and that destiny whatever the cost in bloodshed, misery and ruin.

The spirit of that teaching, in its intolerance, its mixture of sanctimoniousness and covetousness and its self-righteous assumption of a world-improving mission, is closely akin to the spirit from which were bred the relig-

ious wars of the past through the long and dark years when Protestants and Catholics killed one another and devastated Europe.

I speak in sorrow, for I am speaking of the country of my origin and I have not forgotten what I owe to it.

I speak in bitter disappointment, for I am thinking of the Germany of former days, the Germany which has contributed its full share to the store of the world's imperishable assets and which, in not a few fields of human endeavor and achievement held the leading place among the nations of the earth. * * *

But I know that neither Germany nor this country nor the rest of the world can return to happiness and peace and fruitful labor until it shall have been made manifest, bitterly and unmistakably manifest, to the rulers who bear the blood-guilt for this wanton war and to their misinformed and misguided peoples that the spirit which unchained it cannot prevail, that the hateful doctrines and methods in pursuance of which and in compliance with which it is conducted are rejected with abhorrence by the civilized world, and that the overweening ambitions which it was meant to serve can never be achieved. * * *

Would life be tolerable if the power of Prussianism, run mad and murderous, held the world by the throat, if the primacy of the earth belonged to a government steeped in the doctrines of a barbarous past and supported by a ruling cast which preaches the deification of sheer might, which despises liberty, hates democracy and would destroy both if it could?

To that spirit and to those doctrines, we, citizens of America and servants, as such, of humanity, will oppose our solemn and unshakable resolution "to make the world safe for democracy," and we will say, with a clear conscience, in the noble words which more than five hundred years ago were uttered by the Parliament of Scotland:

"It is not for glory, or for riches, or for honor that we fight, but for liberty alone which no good man loses but with his life."

— SAVE —

"I Want to Think it Over"

Many men, and many women, too, when asked if they have insured their lives or made a will, say: "I want to think it over." A writer in "System" pointedly replies:

"You want to think this over! I am going to give you something else to think over. If the tall man with the big scythe and the long beard happens to tap on your window-pane

some night within the next few weeks, I suppose you will sit up in bed and say to him: 'I want to think this over. Moreover I've not made my will yet. You go away until I make up my mind.' But he will not go away. Now you think that over."

— SAVE —

Rally Once Again

In a few weeks more we will have another opportunity to back our boys and the flag at the front in the October Liberty Bond issue. It will be larger than the first one and probably pay 4 per cent interest. We must make a record on this and we want the farmers to break all records. In England and France the whole population is putting 40 per cent of its gross yearly income into war bonds. Part of the Harris bank's duty and YOUR duty is to put this across and we would be glad to help YOU do your part, by weekly or any payments you can make.

— SAVE —

War Talk

Several of our citizens and the president of this bank have spoken and will be glad to speak in more and any sections of the county where war talks are wanted and requested.

— SAVE —

"What Makes it Stop"

(From the Galveston News.)

Sparksville—Gents:—The gas engine you sent me stops when there is nothing the matter with its that's the trouble. It wouldn't be so bad if it stopped for some reason and anybody knows there's reasons enough for it to stop. I received the book which you sent me which is named What Makes the Gasoline Engine Go. I ain't read it yet because what's the use reading it when I don't care what makes the gasoline engine go as long as it goes which mine don't only occasionally.

What I want to know is What Makes the Gasoline Engine Stop. If you got a book called that send me one. I want to know what makes my gasoline engine stop when everything is O K and nothing is the matter except that it must be a rotten engine.—Hiram Diggs.

— SAVE —

To Farm is as necessary as To Arm.

Produce Food:

Conserve Food:

Dry and Can Food.

Store Grain

WE Illinois farmers generally are all too much given to marketing grain crops as soon as harvested. Many of us because we have no storage on our farms, and so are at the mercy of the glutted market. Heavy marketing naturally drives or holds, or market-makers keep down the prices during excessive deliveries.

The railroads cannot handle abnormal, congested deliveries; the local elevators become filled to capacity, and few deliveries or sales can be accepted at any price.

After such a situation, everybody but the producer and consumer gets the benefit. Most of the benefit comes to the local elevator, that was forced to hold the grain; that naturally would not sell or could not move the grain in a glut.

We have a startling example for this in the last few months. Corn, for instance, was selling for \$1.65 or better at the country station late in the spring, yet only the occasional farmer sold above 85c to \$1.00. Most of the local elevator men or the buyers wanted to sell and ship their holdings as they accumulated, at a few cents profit, and some did sell on a "hedge", but car shortage prevented the movement of much grain and they were literally forced later to accept profits of from 25 to 80 cents a bushel.

The car shortages made the high prices earlier than they would otherwise have come. I know of several country elevators, individually or co-operatively owned, with say \$10,000 invested capital that were actually forced, by car shortage, to hold their grain until some of them cleared as much as 650 per cent profit.

As Mr. Hoover has said, the producer only received an average of \$1.51 per bushel for the 1916 wheat harvest, yet wheat was as high as \$3.25 at Chicago, and the price of flour has practically all the time been based on the speculative price of wheat. Flour is selling for 7c a pound while wheat at \$1.80 equals 3c a pound.

So, through one evil cause or another, the consumer has suffered from 50 to 100 per cent and the producer gained nothing.

With favorable weather conditions, Illinois will produce one of the largest crops, and the largest crop and acreage of corn, ever grown. With railway transportation already more than over-taxed, crop movement will be more retarded and congested than ever.

Always, and now more than ever, every far-

mer and landlord should have grain storage capacity on his own farm, so he may be able to store if he wants or has to. His added profit will more than pay the cost of cribs and bins, and the local banker will gladly loan any responsible farmer the money to build immediately. More local elevators, co-operative and otherwise, should also be built. There is nothing unpatriotic in this, or in reasonable holding for a normal or fair market.

The consumer, in any event, will have to pay the ultimate price fixed by supply and demand; by transportation conditions or food regulations. Therefore, the producer is entitled to very much more and those between him and the consumer very much less of this ultimate price.

More farm storage, with year-round market roads, will lessen market and car congestion and will more evenly distribute deliveries throughout the year. Under such conditions, as the markets advanced, farmers would begin to sell and the faster they advanced the faster the farmers would sell and move grain—if roads were passable. Thus, this sane and normal selling would keep the market from advancing beyond natural supply, and there would be as low or a lower average market—and the farmer would actually get a better average price—because there would be less violent fluctuations.

So, more capacity to store on the farm, with probably less speculative storage capacity in the centers, would go far to solve the problem.

Today, on farm and in factory, at mines and furnaces, we are 'all dressed up' within an inch of our lives and every 'place to go', but a poor chance to get there, because of railroads that are 30 per cent overloaded.

— SAVE —

Country School Teachers

If we can cooperate with the country school teachers and their boys and girls in any way we want them to let us know.

The Country Gentleman copied our story "The Farm Tenants' Opportunity" from our last issue. Quite a few people at a distance are sending us money for subscriptions.

— SAVE —

Soon Be With Us

"Home and Progress" is for the patrons of the "Harris Bank" and for those who will be its patrons just as soon as we get a little better acquainted.

Only One Highway Commissioner

MR. S. E. Bradt, now state head of Illinois road work, has prepared the following comment on Illinois road subjects. Mr. Bradt served as a road commissioner for a number of years in DeKalb County and used the road funds largely for permanent work. No one knows the road proposition better than he and he is in the work as a real patriot and to the detriment of his own personal interests. The president of this bank is proud of the fact that, while president of the Illinois Bankers' Association, he induced Mr. Bradt to take charge of the Roads Committee, with the result that Illinois has made amazing progress under Mr. Bradt's leadership. Mr. Bradt writes:

"It isn't a matter of general information that in Illinois we spend annually through our Township Highway Commissioners from eight to nine million dollars outside of the Township Bond Issues, and that in the past ten years the Township Highway Commissioners have expended over sixty million dollars upon our roads. This money would have improved with concrete and brick over 4000 miles of road; with gravel and macadam 10,000 or 15,000 miles of road; and yet as a result of this vast sum of money by township authorities we have probably less than 100 miles of brick and concrete road and only a few thousand miles of comparatively good gravel and macadam. The reason for this lies in the system under which we have been operating. Only by placing in charge of this expenditure men who have been educated along the line of road building and who have had experience in that work can the best results be obtained. A county unit with two or three trained men in charge of all county road work, acting in conjunction with the State Department, would produce the best results. No plan for work on such a system under our present constitution has been devised; but the step taken by the 50th General Assembly providing for a single Township Highway Commissioner will go a long ways toward improving the present situation.

The single Commissioner system has been in operation for the past four years. During that time 22% of the townships have voted to adopt it. This is considered a very large proportion when it is remembered that the old system has been in vogue for fifty years and that in such matters people are inclined to move slowly. The most striking evidence in favor of this

system is that practically all the townships that have adopted it are satisfied and have refused to return to the old commissioner plan. Briefly, the advantages are:

1. That the concentration of authority in a single individual giving his entire time to the work rather than having the authority scattered among three individuals working only such time as can be spared from their other duties, will bring efficiency.

2. That the concentration of the entire townships funds to be used where most needed in a township rather than frittered away in many places from which no permanent value is received, will get results.

3. That the single commissioner giving his time to road work will make a study of it and will be more efficient.

4. That it will be much easier for the county superintendent to get the co-operation of the single commissioner than it will to get the co-operation of three commissioners.

We do not mean to say that the old system works inefficiently in all instances. There are many townships among the 1566 in the State of Illinois where the three local commissioners have done excellent work; but take the state as a whole, we look for great improvement in as many as 90% of the townships.

Shortly after the declaration of war by the United States a wave of sentiment appeared to go over the country against the continuance of public improvements. A more careful consideration of the subject caused a reversal of this sentiment, especially as applied to those things which influence the fundamental needs of the people, whether engaged in war or not. It came to be recognized that our nation's immediate welfare, as well as the assistance we should be able to render in this present crisis, is dependent upon the distribution of the products of the farm, factory and forest; and that the condition of our highways has a direct bearing on the cost of distribution and the facility with which it is carried on. It was immediately apparent that no embargo should be placed on that work. State officials have tried to keep construction progressing.

Over 200 sections of road are now under contract, most of them to be completed in 1917. It is expected that 1918 will see the same activity and, in addition, the awarding of contracts for the expenditure of two and one-half million dollars under the direction of the state and federal government."

New Commandments

1. Thou shalt not wait for something to turn up, but thou shalt pull off thy coat and go to work, that thou mayest prosper in thy affairs and make the word "Failure" spell "Success."

2. Thou shalt not be content to go about thy business looking like a loafer, for thou shouldest know thy personal appearance is better than a letter of recommendation.

3. Thou shalt not try to make excuses, nor shalt thou say to those who chide thee, "I didn't think."

4. Thou shalt not wait to be told what thou shall do, nor in what manner thou shalt do it, for thus may be thy days be long on the job which fortune hath given thee.

5. Thou shalt not fail to maintain thine own integrity, nor shalt thou be guilty of anything that will lessen thy good respect for thyself.

6. Thou shalt not covet the other fellow's job, nor his salary, nor the position that he hath gained by his own hard labor.

7. Thou shalt not fail to live within thy income, nor shalt thou contract any debts when thou canst not see thy way clear to pay them.

8. Thou shalt not be afraid to blow thine own horn, for he who faileth to blow his own horn at the proper occasion findeth nobody standing ready to blow it for him.

9. Thou shalt not hesitate to say "no" when thou meanest "no" nor shalt thou fail to remember that there are times when it is unsafe to bind thyself by hasty judgment.

10. Thou shalt give every man a square deal. This is the last and great commandment, and there is no other like unto it. Upon this commandment hang all the laws and profits of the business world.

—Yeoman Battle Ax.

— SAVE —

Only One in Thirty Killed

ONE of the pet arguments of pacifists, and of German sympathizers in their efforts to slow up America in sending an army to France, has been that the men who go will never come back. Those with a friendly feeling for Germany have in particular sought to terrorize the women of the country with tales of the frightful mortality among the Allied troops which are pushing the enemy back.

It is certain death or worse (the "worse" being mayhem by the loss of eyes, legs or arms—to be made helpless cripples for life) to face the

Kaiser's guns, has been the claim of those who are faint-hearted in the cause of America. Of course it was known such tales were exaggerated, but complete refutation has come from Roger Babson, of Wellesley College, one of the most eminent statisticians of the country. These are his conclusions made from a careful study of the mortality figures of the French army for the full three years of the war:

Fourteen men of every fifteen have been safe so far.

Under present conditions, where man power is being conserved, no more than one in thirty is killed.

Only one man in 500 loses a limb—a chance no greater than in hazardous conditions at home.

"Most of the wounds sustained in the trenches are clean cut and of such a nature that a few weeks in the hospital makes the subject as fit as ever," Dr. Babson says. "Only 300,000 French soldiers have been discharged on account of wounds during the three years of war.

"Fighting in the trenches, most of the wounds are in the top of the head, simply scalp wounds. Practically speaking, a wound is either fatal or slight, with but few in between these two extremes."

— SAVE —

Has Your Boy Started

The men who own the farms in this county and who are making money are those who learned to save money while young. They may even have been known as "close"—but they are the men who will end their days in comfort.

Has YOUR boy started to learn the lesson of thrift?

You can't teach him too early. He might learn too late. Let us help him with you. Let's give him a start—even if just a little start; he will thank you after he has come to the time of life when he feels it necessary to pass over to his son the business of keeping things going.

If he will call the next time he is in town we'll give him one of our coin banks. As soon as he has a dollar in it let him bring it to us for a savings account pass book—we will pay him 4% interest.

If you will get him started now to watching his money—watching it grow instead of go—he will have a tidy sum laid by by the time you begin to think of letting him take the burden off your shoulders.

Bring the boy in and meet us.

Better Than Ever

THE month of September starts again, in motion in every community and cross-road in this nation, the greatest institution in the gift of democracy—the free—common schools of the people. We must not let the war interfere with or break down our schools or colleges in any way preventable. Our public schools, just ready to open should lay more stress than ever on service and every possible, practical instruction be given in trade, agriculture and other lines that contribute the thrift, efficiency and usefulness of the pupil to the community, hence to himself. The world will depend on America for its trained men and women when the war is over, and the need for such trained men will be greater than ever. A few weeks ago one of the high school boys asked us about the work of the high schools, and here follows the question and answer.

"In the question: 'Is our High-school doing all it can to fit its boys and girls for active life,' you are opening up a large question. The school must do the greatest practical service for the greatest number.

If the student is not to go to college, then I feel that certain studies, as Latin, modern languages, certain branches of mathematics, etc., should be eliminated and their place and valuable time taken in making the few final school years as practical and profitable as possible.

In all cases, we must lay more stress on the practical and useful, resulting in more interest and inspiration as well as cultural value. We must emphasize English, composition, literature, general history, science and physics, citizenship and government with its social, capital and labor problems—the "Science of Humanity"—public speaking and discussion on current events, accounting, and elementary law relating to contracts, partnership and real estate.

In short—the things that every man should know (if he goes through a good school) be he farmer, clerk, banker, mechanic or what not—the things which, well learned, would fit and force him to position and useful citizenship.

The good day is soon to come when we will radically readjust many of our educational ideas from bottom to top.

— SAVE —

Half the battle is in doing things at the right time. The other half is in knowing when to quit.

The Constantly Increasing Deposits of this Bank

Show how many people there are in Champaign county who are steadily building for future prosperity.

Are you one of them?

Does every pay day find you a little farther along the road to riches? It should.

You have only a certain number of years in which to earn money, and every week counts.

Every month you miss adding something to your bank account here is a month lost and can never be regained.

And, remember, it isn't only the money you might have saved that you lose, but also the money which that money would certainly have made for you.

Money makes money—you know that—the more you can save—the more you can make.

— SAVE —

Prof. King of Wisconsin

Has shown that in still air, unplowed land will evaporate $6\frac{1}{4}$ tons of water per acre a day during the cultivating season. Warm, windy days would undoubtedly evaporate from 3 to 10 times as much from a freshly plowed field. He found that pulverizing the surface of the soil to a depth of one inch reduced this waste to about 2 tons per acre, and that a blanket of finely pulverized soil, 2 to 3 inches thick, would practically stop all moisture evaporation from the surface of the soil.

— SAVE —

Churches in War

We only know of two churches that are doing active work in the war. The Methodist church has just organized to help Hoover and their Sunday schools collected on one Sunday morning \$100,000 for the Red Cross. The Catholic church is active and its men in the Knights of Columbus are raising a million dollars for recreation centers at the front.

— SAVE —

Some people save up for a rainy day, and then squander every cent when the first little shower comes along.

— SAVE —

Opportunities for investment can only be grasped by those who have money. And who are those who have money? Those who saved it.

— SAVE —

"Close that profitable deal up quickly with your check book while the other fellow is rounding up the cash."

Unstinted Loyalty

A CALL to laboring men to "play our part in the war manfully" with "unstinted loyalty to the United States," was recently issued by John P. White, international president of the United Mine Workers of America. He said: "The government is demanding co-operation—organized effort between employer and employe—to meet the country's war requirements," Mr. White said. "The eyes of the world are focused to see how quickly and efficiently the government's demand will be met. * * *

"The proud boast of every trade unionist should be unstinted loyalty to the United States of America. Observance of contracts should be the aim of every member as well as every union official. We must play our part in the war manfully and well. Every legitimate endeavor should be exercised before a tie-up in any trade results.

"We must keep pace with time. Go forward, not backward. Ungrudgingly give the best that is in us if we are to expect the best in return. Conditions are being transformed over night. We must meet these new demands safely and sanely. * * *

"There is no sound reason for pessimism in the ranks of labor, if we are awake to opportunities. The fearful and hesitant will find comfort in giving their unbounded loyal support. So, on this labor day, 1917, let us cement our hopes out of mutual interest and hope for world-wide uplift—world-wide peace, the expressed 'aim' of the war."

It is difficult to conceive of a more shortsighted policy than that which would recommend the cessation of road building because of the necessity of practicing economy during war times. A nation which can appropriate millions for the removal of snags and waterhyacinths in unknown rivers, and for the deepening of channels in but little-used waterways, could assuredly afford to spend billions on the construction of roads which will be absolutely necessary if the 35,000 motor trucks the Government has ordered for the War Department are to serve their purpose.—Leslie's Illustrated Magazine.

— SAVE —

Every man must patiently bide his time. He must wait—not in listless idleness—but in constant, steady, cheerful endeavors, always willing, and fulfilling and accomplishing his task, that, when the occasion comes, he may be equal to the occasion.—Longfellow.

The Grain Crop

THIS is the time of year when the small grain crop is being marketed and never before in our experience have such yields and prices been obtainable. Our farmers are realizing a surplus over cost of production which in some measure compensates for the other years when they have had a bare return for their seed and labor without considering the land investment. We think that some of the proceeds of your sales of wheat or oats should be put aside as a sinking fund or as we bankers call it, as a reserve against the time when yields or prices may not be as generous as that of this season, and we would suggest that you place that surplus in the savings department of the old First National, letting the three per cent add to the amount. You know that our motto is "Your Money when you want it"—always available to you without question. This policy has been ours for years and years during poor seasons—tight money and all the periods of stress. You know that the strength and usefulness of this institution has been built up because of its increasing stand for the square deal and fair treatment of all its patrons—we welcome new customers and value no less the old.

— SAVE —



Food

1. Buy it with thought.
2. Cook it with care.
3. Serve just enough.
4. Save what will keep.
5. Eat what would spoil.
6. Home-grown is best. Don't waste it.

— SAVE —

If you earn \$75.00 a month and spend \$75.50, how long will it take you to accumulate \$1000?

Why Not Get Rich!

IT is not so long since the day when the wonderful possibilities for profit in taking a flyer in mining stock or oil stock was the talk of the fluent salesman or the theme of the professional writer of the prospectus.

Other forms of get rich quick schemes have since had their day, but just now the ones most popular seem to be the motor stock and the air ship stock. Because Henry Ford and some few other men have thro their own genius built up enormous profitable businesses, other men have had sufficient foundation for the creation of fairy stories telling of what they promise to do or rather what they promise some one else will do in the making of a business which will enable the purchaser of a few shares of stock in his company to be free from care forever after.

There are really almost hundreds of these companies formed solely to sell stock to the credulous buyer, without having a business developed or an assurance of a dependable market for an output.

The men selling stocks of this character are well paid, receiving as their rake off as much as half the amount paid in—so that of what is left after the liberal use of newspaper space is paid for, is absorbed by “organization” and “legal” expense—the stockholders having when the campaign is finished a name—perhaps a plant—heavily in debt, and no capital or management with which to operate it. The promoters merely organize another company in some other place—and go thro the same process—selling the stock in even the same territory. This is about not only what happens in Indiana or Ohio, but it is what has been and is being done right here in this our own community. We have never known an investor in stocks that were offered by salesmen or pushed by newspaper advertising to get his money back—let alone make a profit. Just a day or so ago a customer of the bank came in to say that she was intending to buy stock in — Motor Co. because she had seen the buildings and the engines and because one of the men connected with the enterprise had been with Henry Ford. As she asked our advice it was possible to show her from the prospectus of the company that all was based upon what was expected, and not what had been. It takes more than money or machinery to make a manufacturing or any business successful, it takes the Know how, the brains, as many men who have tried have found to their sorrow and

to the greater sorrow of those who so confidently entrusted their money to the schemer or the incompetent. Nowadays the legitimate enterprise does not need to peddle its stock in order to find a market. If you are asked to buy any stock like those mentioned above it might be of advantage for you to ask us about it as we have information about many of the fake concerns which might be of interest to you, and in any event we can soon find out for you as much as you care to know about any company of this type.

— SAVE —

Lincoln to Pacifists

Lincoln is often cited by leading present day pacifists who are opposing the operation of the selective draft law, and yet he wrote:

“He who dissuades one man from volunteering, or induces one soldier to desert, weakens the Union cause as much as he who kills a Union soldier in battle. Yet this dissuasion or inducement may be so conducted as to be no defined crime of which any civil court could take cognizance.”

Further on he wrote:

“The man who stands by and says nothing when the peril of this government is discussed cannot be misunderstood; much more if he talks ambiguously—talks of his country with “buts” and “ifs” and “ands.”

And also this from the same letter:

“Must I shoot a simple minded soldier boy who deserts while I must not touch a hair of a wily agitator who induces him to desert? This is none the less injurious when effected by getting a father or brother or friend into a public meeting and there working upon his feelings till he is persuaded to write the soldier boy that he is fighting in a bad cause, for a wicked administration of a contemptible government, too weak to arrest and punish him if he shall desert. I think that in such a case to silence the agitator and save the boy is not only constitutional, but withal a great mercy.”

— SAVE —

For You

This little magazine is sent with the compliments of a bank that is interested in you. We want to get better acquainted. We want to make our bank's service worth more than ever. A bank prospers best by helping its people prosper also.

— SAVE —

Somebody has to Raise Everything you Eat:—
Do your Share.

To Husband and Wife

Preserve sacredly the privacies of your own house, your married state and your heart. Let no father, mother, brother or sister ever resume to come between you, or share the joys and sorrows that belong to you two alone.

With mutual help, build your quiet world, not allowing your dearest earthly friend to be the confidant of aught that concerns your domestic peace. Let moments of alienation, if they occur, be healed at once. Never, no, never speak of it outside; but to each other confess and all will come out right. Never let the morrow's sun find you at variance. Renew and renew your vow. It will do you good, and hereby your minds will grow together, contented in that love which is stronger than death, and you will be truly one.—Anonymous.

— SAVE —

The House Beautiful

The "house beautiful" does not necessarily mean new paper and new furniture, but it may be expressive in a thorough purifying of wells, cisterns, basements, attics, and outbuildings, while a clean curtain and fresh couch pillow, clean and orderly linen closets and dresser drawers are both sanitary and artistic and within the reach of every one.

— SAVE —

Good Things to Eat

Caramel Pie

Bake a pie shell. Take any good cream pie recipe, and after the filling is cooked, stir into one cup of light brown sugar melted, and pour it into the baked shell. Finish with white of egg sweetened.

Apple Dumplings

Cut tart apples in halves and drop in more water than for sauce. When half tender, have ready light biscuit dough cut in as many round, flat pieces as apple halves, lay a piece of dough on each apple, cover and cook until dough is done. Lift each dumpling out carefully and serve, with top milk sweetened.

Spice Cake

One and one-half cups sugar, $\frac{3}{4}$ cup butter, scant, 3 eggs, one cup thick sour milk, a teaspoon soda, two and a half cups flour, a little baking powder sifted with the flour, one cup chopped raisins, nutmeg, cinnamon, cloves and allspice.

Home-Ground Wheat Bread

$1\frac{1}{4}$ cups water or skim milk.
 $1\frac{1}{4}$ teaspoons salt.
 1 tablespoon sugar.
 3 cups home-ground wheat flour.
 $\frac{1}{2}$ cake dry yeast, or
 1 gill liquid yeast.

Set a sponge at night, using half of the flour. In the morning add the rest of the flour, beat well, put into a greased pan, allow to rise until it doubles its bulk, and bake.

Corn-Meal-and-Wheat Bread

$1\frac{1}{2}$ cups milk, water, or a mixture of the two.
 $\frac{1}{2}$ cake compressed yeast or
 $1\frac{1}{4}$ cups milk, water, or a mixture of the two.
 $\frac{1}{4}$ cup liquid yeast.
 $1\frac{1}{2}$ teaspoons salt.
 1 tablespoon sugar.
 Butter (if used), 1 tablespoon.
 1 cup cornmeal.
 2 cups wheat flour.

— SAVE —

Are You Protected?

During recent months tornados have again swept over the country and taken a heavy toll of life and property. At least 400 lives have been lost and the damage done to property will, it is estimated, exceed \$25,000,000.

— SAVE —

When you really own your own home the possession of that home, the outgrowth of love and little self-denials, lends a thrill, a special satisfaction and an added charm to life, that seldom find realization in a rented flat or apartment.

Home, your own home, is a "big idea." It is well worth seriously thinking about it and struggling for, now, while you and your wife are young, and while life's possibilities are big with hope and youthful enthusiasm.

—Fremont Wood.

— SAVE —

In every family—in yours—there are some papers or articles that fire insurance can't bring back—they belong in our Safety Deposit Boxes. At \$2 a year it's ease of mind at a very small cost.

— SAVE —

You will not regret any effort you make to encourage some boy or girl to open a savings bank account. We believe in boys and girls, and in thrift, and we know, you do too.

Know Your Banker

By T. A. B. in "Kansas Farmer."

YOU should have an intimate acquaintance with your banker. He's human, he's interested in the upbuilding of the community and he is interested in your well doing.

Too many people consult the preacher only when there's a funeral in the family—too many folks consult the banker only when they want a loan. In either case the principle is wrong.

The banker is a close student of community affairs—if he's a country town banker his business is largely with farmers and so he must familiarize himself with those things which pertain to the farm. The banker studies land values, grain and live stock markets and the feeding situation as well as the money market. He will give you the benefit of his study and judgment as willingly if you are investing your own money as if you are borrowing money. He won't regard a request for such information as he can give, out of the way.

It's the banker's business to see the money-making side of the investments of his customers—probable depositors, depositors or borrowers. He sees the financial side of a deal—your view may be more or less sentimental. Will your proposed investment make money for you? That's what you want to know—maybe the banker can help you arrive at the answer.

Don't be afraid to talk to your banker at any time about anything.

— SAVE —

America's Reasons for War

THERE are still people who are inquiring why the United States is at war with Germany. In discussing that question in the United States Senate last week Senator James D. Phelan of California gave this answer:

"Germany showed her set purpose to break down international law, flout international rights, violate international treaties, enslave and destroy innocent people by land and sea, disregard solemn obligations, and ignore the protests which were made in courteous yet firm language by the President of the United States, speaking for the American democracy, until the President in his boundless patience gave notice that however great was our reluctance to engage in costly and murderous warfare, if Germany persisted in her aggression, there was only one course for self-respecting people to pursue. Germany chose war.

"Here was the stage at which we either had to stand fast or run away. If we stood fast there was a reasonable expectation of defending our place, our position, our rights, our dignity as a sovereign nation, under whose sheltering aegis the people of the world were free to come untrammelled by tyranny and pursue life and happiness.

"If we ran away, we would not have avoided war, because war unfailingly would have pursued us. If democracy, liberty and human rights are locked up in the fortunes of the United States, then democracy, liberty and human rights and their survival become the issue of the war and it was the part of wisdom to enter the war against Germany and German pretensions in alliance with the other powers, because sooner or later, in case of the success of German arms, we would have had to meet the enemy alone. * * *

"This has developed into a war for democracy, because Germany, the sternest military autocracy in Europe, had set out to Germanize the world. If victorious its first attack would be upon the Monroe doctrine, and it would put every land South of the Mexican border under its rule and establish in this hemisphere that condition which would ultimately involve irrepressible conflict and make us permanently a militaristic nation. * * *

"We might have stayed out, abandoned France, England, Italy, and Russia to their fate, accumulated great wealth and bided our time, but that our time would come there can be no manner of doubt. Our national humiliation, however, the consciousness of cowardice, the pusillanimity of our Government would have so undermined our national self-respect and so impaired our powers of organization and resistance, if not our very national spirit itself, that we would become as easy victims to the aggressor as the lamb is to the wolf. * * *

"If we had remained out of the war and saved our sons and saved our treasure, we would be very rich in pocket and secure, temporarily at least, in the possession of our boys; but, as I heard a Senator say the other day, he could not explain without shame to his posterity that living in this time with a family of boys, that they had failed to respond to the call of the colors—failed to respond to the call of the country.

"No man who is a slacker and avoids his duty and who 'holds his manhood cheap' can hold up his head among his fellows when history shall record the heroic events of this heroic year."

The Boy Who Can Dream

It is a good thing for the farmer boy to have an imagination. It is a good thing for him to dream dreams and see visions." It takes a dreamer to see the transformation that intelligent effort will bring to pass on the old place. It takes a dreamer to see how much more desirable that place will be in ten years than a job in a dry goods store.

It is the boy who dreams who sees a field of thrifty alfalfa where that stunted yellow corn is growing on the timber forty. It is the boy who dreams who sees those hungry looking cows with burs in their tails replaced by a herd of dairy matrons that tax the capacity of the milk cans at every milking. It is the boy who dreams who sees a waving cornfield where the cat-tails are growing, who sees a woven wire fence in place of the old hedge, and a new barn where the cow shed is falling to pieces. We need more dreamers on the farm.—"Prairie Farmer."

— SAVE —

We assure our depositors we're happy in their friendship and in the helpful co-operation for mutual benefit that is resultant therefrom.

All who are not yet identified with us as patrons—we want you to know us, and we want to know you.

— SAVE —

A Billion Bushels

The Secretary of Agriculture wants the United States to grow a billion bushels of wheat in 1918, and has allotted to Illinois an increase of 572,000 acres more than this year.

We can't do much in spring wheat, and it is practically too late to arrange for an increased acreage this fall, except by seeding in corn-fields.

Our great opportunity is to increase yields by selecting good, graded seed and treating it for smut, and covering the young wheat with straw just before freezing. The average consumption is five pounds of wheat flour per week per person. We can reduce this a pound or more a week, and save the day by substituting corn bread. We can reduce our use and the cost of wheat flour by grinding the whole wheat into flour and using it straight, or with a small addition of white flour and corn meal.

We must do all we can in yields and economies or we and our allies will run short of wheat. Surely we of the greatest of corn

counties are going to help this and our health by eating and booming corn-bread.

— SAVE —

Our New Oval Pocket Banks

Hundreds of people have called and received one since we secured these beautiful Pocket banks about a month ago. It is certainly surprising to notice the many methods of saving adopted by our customers. Some fill the little banks entirely with Buffalo nickels. Others try for brand new coins, quarters and dimes.

Start with your pocket bank and use it as a temporary bank until you get \$2 or \$3 saved, and then come in and open a bank account.

Save all old newspapers and magazines—you'll be surprised how the sale of paper will help your pocket bank.

Walking saves many a nickel and, incidentally, doctors' bills. Drop a nickel into the pocket bank every time you walk.

Many men drop 15c into the bank every time they shave. By doing this daily and depositing the contents of the bank with us you'll have \$637.21 in ten years.

Reduce your own wages. If you get \$18 per week deduct \$2 from your pay envelope for the pocket bank.

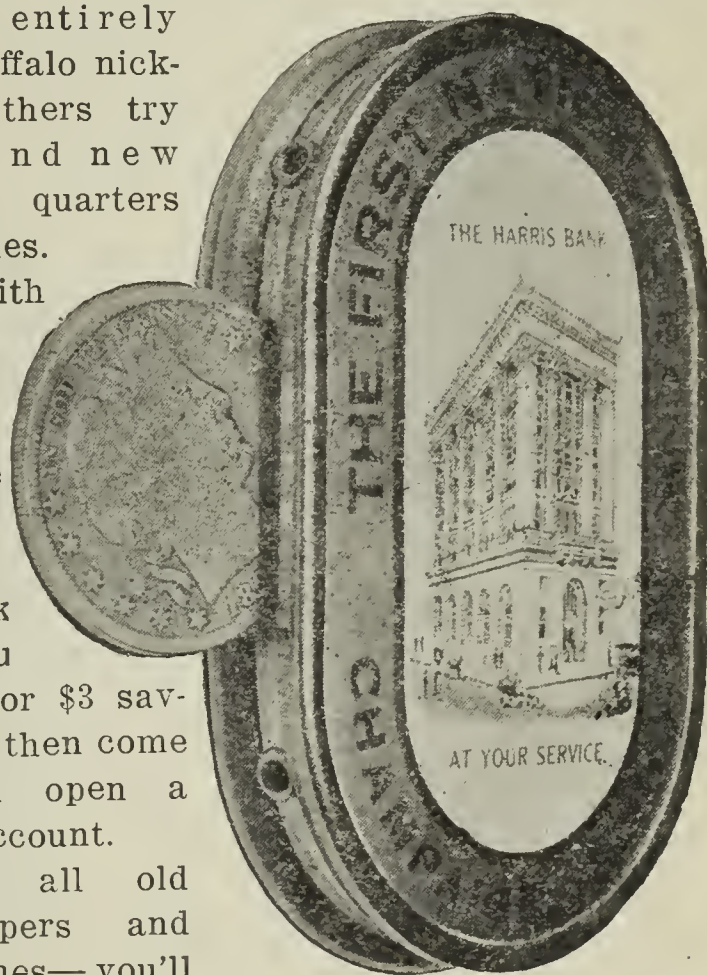
Call and secure one of our beautiful new oval pocket war banks and start to save a fixed sum daily. YOUR bank is here NOW. FREE if you open a Savings Account.

— SAVE —

The true man, the honest man, believes in work. He does not think it degrades but believes it enobles—makes for character, for manliness.

— SAVE —

"Cheer up! There ain't no one that everybody likes."



The First National Bank of Champaign, Member of the Federal Reserve
System of the United States.

I Should Deposit with the Harris Bank I WILL DEPOSIT

First National Bank,
Champaign, Ill.

Gentlemen:—

Find enclosed191...
(Check, Money Order, Cash.)

for \$..... with which I wish to open a
(Checking or Savings)
account with your institution.

Kindly send pass book to the following address:

Name

R. F. D. No.

Postoffice

Send what you have. If our service fails to please, you have but to call or
write for your money.

The Oldest, Strongest, Largest Bank in the County.

ONE OF THE COUNTY'S GREATEST RECORDS

\$651,014.80 Saved In One Bank In 4½ Years.

The First National (THE HARRIS) Bank

Is the greatest and fastest growing savings bank.

COME AND GROW WITH US

Postmaster, if not de-
liverable, notify First
National Bank, Cham-
paign, Ill., and return
postage will be sent.

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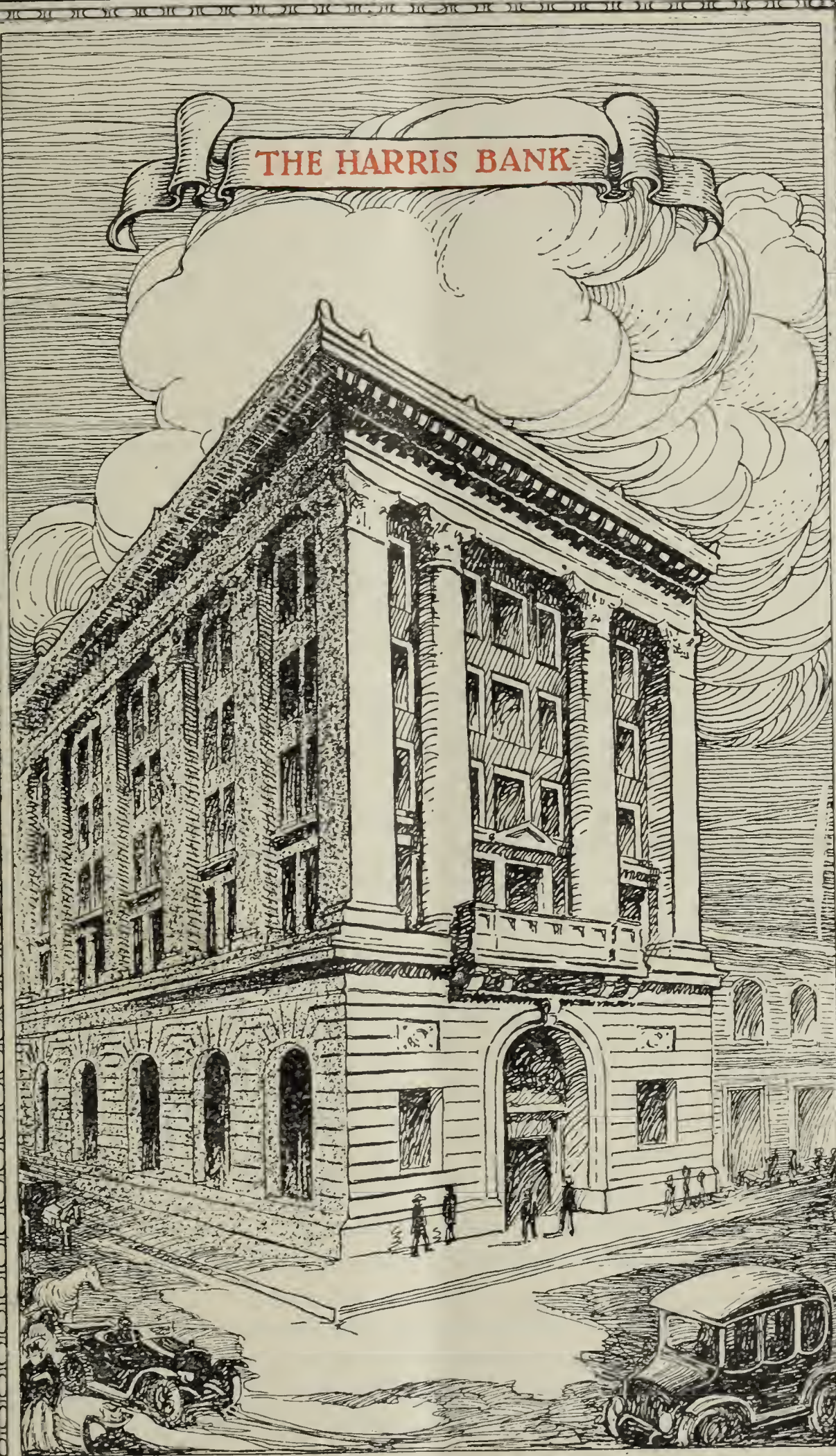
Permit No. 20
Champaign, Ill.



The Harris Bank—"Always at your Service"

DECEMBER, 1917

HOME AND PROGRESS



Good
Citizenship

Good
Roads

Good
Schools

Sanitation

Community
Betterment

Town and
Country
Coöperation

Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

Our Crop Record p. 6; Income Tax Table p. 5; War Record p. 6

THE TASK OF ALL TIMES

O H! Champaign County—Oh! Illinois—Oh! America—last and greatest of leaders in all the world to take up this war of our very own for the sacred rights of men, will you—the world's last hope and God's last earthly army—awaken to the task of all time?

Russia is impotent; Italy at her crisis; our ships and men a year away, while Germany's hell-hordes have but one front to fight.

Is that cause for alarm?

I cry out to you, Fire! Murder! Stand! Fight for your lives and liberty—more precious far. Prepare in soul and body.

Shame!—Crime!—that in this hour we should dare breathe as organized capital or labor, as Democrats, Republicans, or Socialists. All such propaganda makes mischief enough in peace but is suicide and treason now.

How can we ask our sons to volunteer or gladly go as selected at the call to do twenty-four hour service in death's trenches at a pittance and we here haggle whether those of us who are to back them at home will have a thirty-six hour week with details and demands that are foreign to a war that calls for every sacrifice that love and patriotism would freely give. England, France and Germany work overtime, stopping waste and selfish extravagance because they should as well as because they must.

What are we doing toward the fight for the rights we demand?

Many of us only grabbing for the non-essentials in food and life and right while the ships,—that, next to loyal service, are to tell the story and save our boys and the day,—are crying for management and men, not to man them but to build them.

Organized labor, the farmer, the producers of war's necessities, have less to complain of than any class of men, and yet are getting more Federal help than some of them appreciate or than might seem necessary or patriotic.

We are conscripting wealth and soldiers and we will conscript food if we need to, and there must be no more strikes.

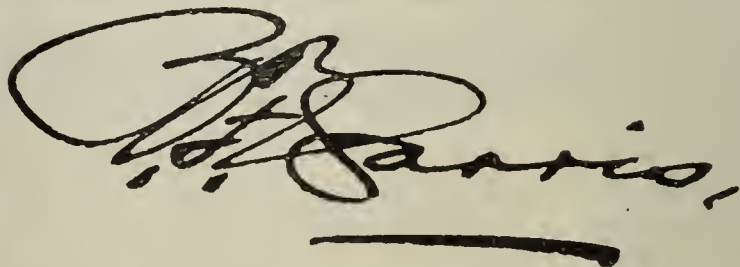
As American citizens we must expect and demand everything of ourselves and we must throttle every act and word alien to our cause.

The German sympathizer in America is now thinly disguised as an I. W. W. or a Socialist, and all three are close friends and so common enemies of ours,—make no mistake in this.

“Free Speech” is not so vital to democracy as the supreme will of the people. The people overwhelmingly declare for war and that speech, in opposition to its successful consummation, is TREASON,—and treason is DEATH.

Not since the birth of Christianity was there a movement so momentous in all the ages;—not since the CROSS was there a symbol more humanizing than OLD GLORY;—one enfolding the other in the fight for “government of the people, for the people and by the people.”

First National Bank
Dec. 1, 1917



HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)

"Where there is no vision the people perish"



VOL. II NO. 4

CHAMPAIGN, ILLINOIS

DECEMBER, 1917

True Origin of the European War

REV. NEWELL DWIGHT HILLIS, the great Brooklyn divine, is just home from a thorough investigation of the war situation in Europe and writes as follows:

The roots of this war go back to 1860. At that time Bismarck was the outstanding figure in Berlin. Germany was then an agricultural nation, having little manufacturing life. She had 40,000,000 of people, \$30,000,000,000 of property, and a second-rate position in Europe. In 1860 England led Germany in the production of pig-iron, steel, cotton goods, woolen goods, the building of ships. Germany lacked good coking coal and hematite iron ore that are necessary to good steel, and without steel there was no industrial future for Germany.

Two courses were open to Bismarck; one was to accept an inferior sphere of influence for the little German states, and the other was to foment two wars and wrest away, by military force, coal treasures from Austria and later the iron mines of France found in Alsace and Lorraine. Spreading out his plan before the Prussian King, Bismarck organized Germany into a standing army, and told his officers that for the time being "Germany's chief national industry must be war."

No one ever accused Bismarck, the statesman and diplomat, of having a muddled mind. He made the advantages of war to be seen, lying out in the sunshine. His argument ran thus: Farming pays six per cent, manufacturing eight per cent, banking ten per cent, but, viewed as an investment, war should pay a thousand per cent! The war with Denmark made possible the Kiel Canal and access to the North Sea, and it paid far more than Bismarck's thousand per cent. The war in 1866 with Austria paid five thousand per cent, through conquered coal resources.

Then Bismarck planned his great move—to steal the iron mines of France. He tells us in his Memoirs that he forged one sentence in the French Emperor's telegram, and thus threw the burden of the declaration of war upon France; and, returning from his victorious campaign, he brought back to Berlin a

billion dollars in gold, and also, what was far richer, the title deeds to Alsace and Lorraine. In that hour it became possible for Germany to produce the high-grade steel out of the newly-conquered coal and iron. Great steel plants were established, plates were rolled for the North German Lloyd and Hamburg American Lines and for the 42-centimeter guns. Within 30 years, Germany passed England, first in the production of pig-iron; second, of steel; third, in chemical industries; fourth, in toys, and fifth, in industrial efficiency. Plainly, the Franco-Prussian War paid Germany ten thousand per cent on her investment!

Germany's military success went, like wood alcohol, to the head of her people. The German officer became the hero of men and women. The army took control of the Fatherland. In the social world the officer was the leader. At a banquet, who took precedence and walked at the head of the company to the seat of honor at the guest-table? Not the statesmen, not the university professor, not the artist or author, not the banker or manufacturer, but the soldier. I have, myself, in Cologne, seen a banquet held up for an hour because the colonel had not arrived. Finally a private was found to represent the army and walk in with the chairman to the guests' table.

Obsessed with the notion of military superiority, Germany became one vast military camp. The motto became: "Let Belgium produce wealth, we will grab it." "Let France paint pictures, carve marbles, weave silks, and produce jewels; Germany can steal them." "Let England pile up treasures; we will hoist a black flag on the submarine and despoil her of her goods." "Anything that Germany does is right." At last, all weapons were ready and Germany's soldiers stood like a burglar, with his pistol, his bomb-shell and his fire-brand, before the treasure house of Europe, ready to prove that "war is Germany's chief national industry."

This war began in 1892 in a meeting in the Palace at Potsdam. The Kaiser at that time

placed in the hands of his advisers a document marked "secret and confidential." The first line held these words: "The Pan-German Empire." The second line read: "From Hamburg and the North Sea to the Persian Gulf." The third line was: "Our immediate goal by 1915 is the conquest of 250,000,000 of people." The fourth line read: "Our ultimate goal is the Germanization of all the nations."

On the second page there was an extract from the Kaiser's speech. "From my childhood I have been under the influence of five men—Alexander, Julius Caesar, Theodore the Second, Frederick the Great and Napoleon. These five men dreamed their dreams of a world empire—they failed. I, too, have a dream of a world empire—I shall succeed."

Two maps prepared by the Kaiser, for his associates, set forth clearly the ultimate goal to be won by his military machine. The first map was called "The Roman Empire—Caesar Augustus, Emperor." Then are spread out the countries conquered: Carthage subdued and her capital, a county-seat town, reporting to Rome; Egypt and Palestine conquered, while Alexandria and Jerusalem report to the Emperor. Ephesus and Athens are conquered and are county-seat towns under the Emperor's heel.

Having used the Roman Empire as his standard, the Kaiser publishes the World Map for 1920. At the top of the map were these words: "The Pan-German Empire." Beneath you read: "Kaiser Wilhelm II, Emperor." Across the State of France are the words, "Germania," for Paris is a county-seat town. Upon Great Britain is written "Germania," for London is a county-seat town.

Seven years after this was published, the German admiral told the hero of Manila Bay just what was to happen concerning the war. He bade Admiral Dewey remember the Kaiser was preparing to conquer France, with the real purpose of destroying England, and then proposed to seize Canada and the United States. "Germany will after that dispose of South America and the Monroe Doctrine as we think best." These facts throw a flood of light upon the Kaiser's statement to Ambassador Gerard, "When this war is finished, I will not stand any nonsense from the United States."

Now that three years of war have been completed, we see the Kaiser missed his goal by only a hair's breadth. 1917 is here and lo, the Kaiser controls 220,000,000 instead of 250,000,-

000 he hoped to have conquered. By three years' war he has increased the German population from 70,000,000 to 220,000,000. He controls directly or indirectly, Belgium, North France, Poland, Roumania, Hungary, Austria, Bulgaria, Servia, Turkey and a part of Armenia. Having prepared for the war by a vast web of cunning, intrigue and treachery, through hired agents distributing bribes in every capital of the globe, he is now preparing for peace and proposes a trade and compromise that will give up Belgium and North France and count the incident closed. This means he will give back about one-fifteenth of the conquered territory and people, thus retaining 140,000,000 which, with his 70,000,000 Germans, leaves the Pan-German Empire with over 200,000,000 of people and extending from the North Sea to within four hundred miles of the Persian Gulf. Today the Kaiser is spending millions through his agents, influencing and bribing members of the press, of the judiciary, of legislatures. As Germany has not been invaded, peace without victory means that while the rest of the world recovers from its billions of losses, Germany will strengthen her military machine and then complete the Germanization of the whole world.

——— SAVE ———

Salute the Flag

When the national colors are passing on parade or in review the spectators should, if walking, halt, and if sitting, arise and stand at attention and uncover.—Etiquette of the Flag.

Workmen and president, clerk and the rest,
Citizens all when the colors fly;

Baring your head with your hand on your breast,

Stand and salute as the Flag goes by!

Symbol of liberty, honor, and love;

Crimson and silver, blue as the sky;
Spangled with stars like the heavens above,
Stand and salute as the Flag goes by!

Reddened with blood which your forefathers shed,

Whitened with tears from many an eye;
Badge of your motherland, cloak for your dead;

Stand and salute as the Flag goes by!

——— SAVE ———

New Income and War Tax

WE have many requests for information in regard to the new income tax law, which is very complicated, and if we can be of any service to you in regard to it, we will be glad to have you let us know.

The U. S. government requires every unmarried person with a net income of \$1000 or more for the year 1917 and every married person with net income of \$2000 or more to make a sworn statement, and we will furnish blanks for same.

On your income over the above amounts the tax will be 4 per cent. If your income is from \$5,000 to \$7,500 you must pay 1 per cent additional; if \$7,500 to \$10,000, 2 per cent; if \$10,000 to \$12,500, 3 per cent; if \$12,500 to \$15,000, 4 per cent; if \$15,000 to \$20,000, 5 per cent. So it goes on up and if \$500,000, 50 per cent and on up to 63 per cent.

An additional exemption of \$200 is allowed for each child under 18 or incapable dependent child. In addition to the income tax there is an inheritance tax (state and U. S.); excess profits tax; corporation tax, etc.

U. S. now taxes **ESTATE** of every person dying after Oct. 3, 1917, if estate amounts to \$25,000 or more. This tax is 2% up to \$50,000; \$50,000 and not exceeding \$150,000 taxed 4%; \$150,000 and not exceeding \$250,000, 5½%; \$250,000 to \$450,000, 8%, and so on up to 25%.

An **Excess Profits Tax** of 8% is charged on net income in excess of \$3,000 in case of corporation, and in excess of \$6,000 in case of individuals, professions, occupations, (officers and employees of U. S. and State excepted), or partnerships where **NO** capital, or only nominal capital is employed.

Where **Capital** is employed no tax is levied unless the income is in excess of \$3,000 for corporations and \$6,000 for individuals, etc. (as above), and then **only** when the 1917 and later income is in excess of what the "pre-war" earning of income was (period 1911, 12, 13), and provided it was over 9%. But on such excess over 9% and not over 15% on invested capital the tax is 20%; if income is above 15% and under 20% then 25% tax and so on.

On **Promissory** time **Notes** or drafts a tax of 2 cts. for sum not exceeding \$100 and 2 cts. for each additional \$100 or part thereof.

On **Deeds** where value exceeds \$100 but under \$500, tax 50 cts., with 50 cts. for each additional \$100 or part thereof.

There are various and many other taxes. The producer of automobiles, jewelry, phonographs, player pianos must pay 3% tax. Likewise a tax on new (not renewed) fire, life and casualty insurance policies.

In calculating **Net** income one may deduct from his **gross** income the necessary expenses actually paid out in carrying on any business or trade, but not including personal, living or family expenses:

All interest paid within the year on indebtedness, except interest on loans made for the purchase of tax exempt securities;

All taxes, local, state and federal, except income and war profits taxes;

Losses actually sustained during the year in business or trade or from fires, storms, thefts, etc.;

Debts ascertained to be worthless and actually charged off;

Reasonable allowance for wear and tear of property employed in business;

Contributions for religious, charitable, scientific or educational purposes to an amount not in excess of 15% of the net income without the benefit of this paragraph.

To the total of these deductions add \$1,000 in the case of a single person or \$2,000 in the case of a married person. That gives the total amount to be deducted from the gross income. The difference between the two represents the amount upon which you will have to pay tax.

We have tried above to boil down dozens of pages of the law to give our friends an idea of a very complicated revenue law.

Always "At Your Service".

— SAVE —

There is and has been a decided shortage in the supply of coal, and it will become more pronounced as the season advances, notwithstanding any reports you may hear of the increased production this year compared with last.

It behooves every one of us to be careful in the use of coal, to get the greatest possible benefit from the coal we do burn, and not to put any more coal in the fire pot than is actually necessary to keep the house comfortable.

Ask for a copy of our Coal Saving Bulletin.

— SAVE —

Five dollars a week deposited in our savings department in five years will amount to \$1,417.

County War Record

We have pride in producing here Champaign County's war record and roster:

First Liberty Loan	\$1,030,000.00
Second Liberty Loan	2,000,000.00
Red Cross	52,000.00
Y. M. C. A. War Fund, County and and U. of I.	35,000.00
Cantonment Recreation Fund	1,400.00
Red Cross Members	9,700
Soldiers volunteered (about)	200
Selective draft, Champaign Board.....	182
Selective draft, Urbana Board	171
Former Champaign High School Boys in Army	142
Women registered in Champaign (about)	1,800
" " " Urbana "	1,400
" " " country "	1,000
Chanute Aviation Field	1,000 men
U. of I. Aviation Ground School....	400 "
County Council of Defense, Chairman	Ozias Riley
City Food Administrator.....	Mark F. Cooper
County Coal Administrator	A. D. Mulliken
County Red Cross Organi- zation	O. L. Davis
Chairman, Four-Minute Men.....	E. S. Swigart
County Neighborhood Com- mittee	A. E. Huckins
County Draft Exemption Board No. 1	J. R. Trevett
County Draft Exemption Board No. 2	W. G. Spurgin
Chairman Banks' County Organization	
Sale Liberty Bonds	N. M. Harris
Chairman Citizens' County Organization	
Sale Liberty Bonds.....	Howard Nash
Vice-Chairman, Illinois State Council of Defense.....	B. F. Harris

Note.—2957 men registered for draft in Champaign Board, of whom 542 (not including 54 enlisted men) were called; 395 passed physical examination and 185 were selected, the Appeal Board discharging 2 and President Wilson 1 of these.

The women and girls of the county, through the Red Cross, have forwarded for use of our boys:—8389 surgical dressings, 204 comfort bags, 386 sweaters, 463 scarfs, 420 pairs wristlets, 585 pairs socks, 23 helmets, 496 pajamas and 483 Christmas packages. Also sixteen thousand pieces, largely for hospital use, including sheets, pillow cases, bed shirts and every item needed for such purpose. A number of boxes of clothing, shoes, etc., have also been sent to the French wounded.

The Picnic

More than 700 automobiles carried Champaign county farmers and their families and friends to the third annual Farmers' picnic at the Harris "Home Farm" where Governor Lowden made a remarkably appealing war address and hundreds of new friends. Come again next year,—we farmers must rally at least once a year.

— SAVE —

Our Crop Record

WITH the exception of McLean county, which is larger area, Champaign county leads the state with a 1917 oat crop of 10,818,115 bushels, which at present market is worth well in excess of six million dollars. The state oats crop of 239 million bushels is 23 million bushels above all records. Our county corn crop will probably exceed sixteen million bushels. A goodly portion of all this will be converted into a large crop of Liberty Bonds. The only drawback is the percentage of soft corn, but this only goes to accentuate the fact that the farmer who has a silo and who feeds hogs, sheep, etc., can find a profitable place for corn that will not be merchantable. How are we to maintain our fertility if we don't have more live stock? All meat animals—hogs, cattle, sheep, chickens—were 62.2 per cent higher Oct. 15 than a year ago and 87.3 per cent higher than two years ago and 88.1 per cent higher than for average of last seven years.

The prices are also increasing faster than in past months and years. Europe has diminished her meat animals by 125 million head since the war started and it is going to take years to catch up in meat supply, and it will never be done at the rate Champaign county goes. It is our patriotic duty to our allies and our soil to raise and feed more stock and Uncle Sam asks Illinois to raise 20% more hogs this year. Don't neglect to do all the fall plowing possible, and get all the farm implements you need **NOW**, because they will be higher and scarcer every day. Can we help finance you to produce more?

— SAVE —

"Home and Progress" is working for a more profitable and interesting country life,—for a more profitable and better life everywhere.

— SAVE —

Banks are merely instruments for the service of the public.

Forty-Four Hundred Miles of Hard Road; Not One Cent of Taxes

SIXTY million dollars' worth of hard road, 4,400 miles, without a penny's worth of taxation—this is what is proposed under the provisions of the State Bond Issue law, which Governor Lowden fostered in the beginning, and which he signed June 23, after the General Assembly had made of it a measure which he regarded as wise and equitable. That is to say:

The people of Illinois, in November, 1918, will be privileged to vote on the proposition of issuing \$60,000,000 in State bonds, said bonds to pay 3½ per cent to buyers, the total bill of interest and principal to be footed by men and women in Illinois who own automobiles.

Not one cent in taxes is contemplated. Land will not be molested. Automobile license fees, however, will be doubled—but the item scarcely will be noticed by the individual. (See list of fees below.)

Adoption of the State plan will not interfere with county work. In the first place, granted the plan is voted on affirmatively by the people in November of next year, it will be 1920 before contracts can be let and actual work commenced. The job is a stupendous one. Meanwhile, State aid will be in operation, and the counties will be availing themselves of the chance to continue building, the same as in the past.

Nor will township work be stopped. These smaller units in the counties may proceed to raise funds, according as they are able, for their own short stretches of road. It is a mutually reciprocal, yet "dove-tailing" process which will be in operation from the United States Government on down the line. The Federal aid will be expended by the states, with Federal approval, for roads that make for national benefits; the State, by means of its bond issue, will be able to build roads which will constitute a wonderful chain for the good of the State as a State; counties, through State aid, and their own endeavors, will be expected to continue to build highways—to connect with the State system; and the townships will fill in their links, to connect with the county systems.

The scheme isn't a chain of 102 county systems; it's one State system. The counties are not going to pay the bill. Motorists who live

in the length and breadth of Illinois, and who travel the State, are the ones against whom the cost is going to be taxed. The plan constitutes a wonderful opportunity for the people of Illinois, at the expense of a single class, to build a system of modern roads which will bring money benefits to every class, and which will advance Illinois to a position of international prominence.

Champaign county will get 75 or 80 miles of this great system.

— SAVE —

New Motor Law Signed

The New Motor Law provides for the following rates to take effect January 1, 1918, and January 1, 1920:

	1917	1918	1920
10 hp. and less	\$3 00	\$4 50	\$6 00
25 hp. and more than 10..	4 00	6 00	8 00
35 hp. and more than 25..	6 00	9 00	12 00
50 hp. and more than 35..	8 00	16 00	20 00
More than 50 hp	10 00	20 00	25 00
Motor bicycle	2 00	3 00	4 00
Electric vehicles to and including 2 tons	5 00	10 00	12 00
Electric vehicles over 2 tons	10 00	20 00	25 00

We are glad to furnish automobile license application blanks and notary services free.

— SAVE —

DO YOU KNOW HOW
TO CALCULATE YOUR TAXES
UNDER THE NEW
WAR REVENUE ACT?
IF NOT, LET US
HELP YOU.

— SAVE —

Sending money to Our Soldiers in Europe

We have had inquiries of late in regard to forwarding money to our soldiers abroad, and, therefore, take occasion to inform our friends that we are prepared to take care of such remittances through several of our correspondents in England, France and Italy with whom we have special arrangements which enable us to make these payments promptly.

It is necessary for us to have the full name of the payee, and the regiment and company with which he is connected.

Christmas, 1917

GOD grant that another year Christmas and Thanksgiving will come to a world that has seen its last war.

But,—good friends and neighbors; loyal American citizens,—our trials and sacrifices from this war are as nothing compared with the frightful burden our faithful allies bear in Belgium, France, Italy and England. What must their Christmas be! and yet,—more than ever do they fasten their faith and hope in Him whose birthday they and we will worship on Christ's day.

The allies have kept the faith and "fought the good fight" for the equality and brotherhood of man, for which divine purpose Christ came into the world, and His earthly mission is fast nearing its full fruition.

So,—Christmas will bring us closer to our great ALLY;—with a more sober and serious appreciation than we have ever had of HIS world-wide mission—and ours.

As our patriotism kindles, so will our reverence for Him,—for God and Liberty and Love and Home are sacred and should be synonymous.

The officers of this bank are more than ever impressed with the deep responsibility and obligation that rests upon them to make this institution do its utmost service to the community and the nation in the long, trying times that are before us. We have done not our "bit" but our best in both the bond issues, encouraged by the faithful ones striving at our side,—and other issues are soon to follow.

We want to help every one we can who wants to help our country, and help him make his work and business more helpful to the war,—for winning the war is our sole and only business today.

Our Government needs NOW our help to the uttermost in word, in prayer, in deed, in act, in service, in sacrifice.

This is the spirit of service,—the attitude of mind and heart with which, in these early days of December, we give you our greetings and heartfelt wishes for Christmas and the New Year to follow.

God give us soon the Peace that comes from "good-will toward men";—Peace, "not by Might but by Right;"—Peace, but only the peace that makes men free.

BUT,—God helps those who help themselves, and "Eternal vigilance is the price of liberty".

——— SAVE ———

Don't be a leaner.

Soldier's Families Aid

The government expects to do away with pensions in connection with the present war and so it makes two provisions:

1st. Any soldier may insure his life with the government for an amount not exceeding \$10,000 at a very low rate,—about \$80 yearly.

2nd. Where the soldier orders the government to retain about one-half his pay, compensation is payable for his death or disability resulting from personal injury in line of duty. In case of death his widow, children or dependent widowed mother will receive monthly payments as follows:

- (a) For a widow alone, \$25.
- (b) For a widow and one child, \$35.
- (c) For a widow and two children, \$47.50, with \$5 for each additional child up to 2.
- (d) If there be no widow, then for one child, \$20.
- (e) For two children, \$30.
- (f) For three children, \$40, with \$5 for each additional child up to 2.
- (g) For a widowed mother, \$20. The amount payable under this subdivision shall not be greater than a sum which, when added to the total amount payable to the widow and children, does not exceed \$75.

The United States shall pay burial expenses not to exceed \$100.

If a soldier is disabled monthly compensation will be paid to him as follows:

- (a) If he has neither wife nor child living, \$30.
- (b) If he has a wife but no child living, \$45.
- (c) If he has a wife and one child living \$55.
- (d) If he has a wife and two children living, \$65.
- (e) If he has a wife and three or more children living, \$75.
- (f) If he has no wife but one child living, \$40, with \$10 for each additional child up to two.
- (g) If he has a widowed mother dependent upon him for support, then, in addition to the above amounts, \$10.

Where totally disabled or bed-ridden ample provision is made for nursing and likewise medical, surgical and hospital services and supplies are provided free.

——— SAVE ———

"This world we are living in
Is mighty hard to beat,
We get a thorn with every rose,
But my, the rose is sweet!"

81 Big and Little, Rich and Poor

A good many people say living and other expenses are so high that they can't save money, and lots of them don't and never will. But,—just the same, hundreds of people are beginning to save now who never saved before. We have never given any statements before on this subject, but now since we are at war it is most vital that every effort to save money be encouraged. Just as an illustration, during the month of October, eighty-one new people who had never before had savings accounts with us—without solicitation, brought their money in and asked for savings-books. Over half of these opened accounts with \$5.00 or less, and fifteen of these with \$1.00 or thereabouts. These accounts run from \$1.00 to \$3,700.00 each, which shows clearly why the Harris Bank is the big bank,—“the bank of the people”—because all classes, big and little, rich and poor, come to us, one just as welcome as the other.

YOU can do likewise and NOW is the time to do it. War is bringing many unexpected burdens and emergencies and more than ever before we must all save and have some ready CASH that we can get instantly when we want it. A savings account earning interest at the Oldest, Largest and Strongest Bank—The First National of Champaign—is the way to do it.

If you ever start to thinking
That you'll wait until you're old
Before you save a dime or two,
Don't do it—for I'm told
That a dime a day is a dollar
In just ten days or less
For a systematic saving
Is the secret of success.

Someone no doubt will tell you
When you get more in pay,
You can then put by five or ten,
For use on “Rainy-day;”
But the time to start's the present
When you are making less;
For a systematic saving
Is the secret of success.

— SAVE —

Since our last issue two more of our oldest citizens and long time residents have been called by death—Dr. J. M. Bartholow of Urbana, and Abel S. Scott of Seymour—men known throughout the county.

— SAVE —

“You should always keep your temper, it's worth more to you than anyone else.”

Duty and Patriotism

THIS is what W. G. Eckhardt, DeKalb County Advisor, has to say to his people:

“The land that produced my grandparents and your neighbors who knew no end of honest labor, thriftiness, and good farmers whose word is as good as gold, has also produced a government that has disregarded every law of right and is driving its people against the world to destroy what long patient civilization has built up.

It is the call to arms and the appeal for bread your nation now asks your help.

The name Copperhead today stands for the most loathed and hated person of civil war times. Better a thousand times these men had died in battle and their children never had been born than the disgrace heaped upon them. We honor the southern soldier because we know he did what we would have done in his place. We despise and loath the Copperhead because he accepted our protection, benefited by our country and worked against its best interest.

The young man who claims and secures without just cause exemption or discharge from military service will hate himself and be justly hated by his fellowmen, and have heaped upon his descendants a disgrace never to be erased by time.

The citizen who believes in the kaiser and accepts the protection of this government had better go to his kaiser or to hell for he and his will be hated and looked upon with contempt surely no less than the Copperhead of the civil war.

The farmer is asked to do his best and nothing short of this effort gives him a right to this free land and its abundant rewards. Plan your work as never before. Care for yourself and work longer hours as required to do your task. Labor will be scarce; other occupations with the high wages will take farm help away, the army must be provided for. Let the strong girls help as necessity requires. Save yourself by planning your work and make every acre and every animal count as never before.”

— SAVE —

Two of Champaign's big stores are boosting the farm game—Wolf Lewis & Co. had one of the greatest corn shows ever gathered together in the county and Jos. Kuhn & Co. are working hard to get the boys and girls interested in a sheep and wool raising contest.

Why the Liberty Loan

OUR county doesn't really know yet that we are in a war. The families whose sons are drawn in the draft do, but in many cases their feeling is one of resentment because it is their boys who have to go, and all the rest still look at the war as a big military job to be done by some others wholly apart from themselves. They will soon learn that this is their fight and that the buying of a few Liberty bonds and a dab for the Red Cross will not win the war, for it will take shiploads of shells and guns, trainloads by the thousands of supplies, such as foods, clothing, medicines and all that, to make our boys fit to do the fighting, when they are on the fighting line. Do you know that neither France nor England can turn a hand to help our men after they land on the other side—in fact there are at this time no ports or harbors equipped to take care of the incoming ships excepting those that are already taxed to capacity in caring for the traffic of the French and British troops? To get our 500,000 men just ready to begin their battle for the right of humanity, your freedom and mine, will require the building of docks in the harbors, deepening of channels, construction of railroads and of the buildings to shelter the thousands of tons of munitions and foods which must be on hand and ready for the use of the fighting men before they can be allowed to go into action. Communication must be provided to get these supplies to the army and as the French railways are now unequal to their present demand new equipment in the way of locomotives and cars must be sent over and the men to operate them as neither France nor Britain has a man to spare for that service. Forty thousand railroad cars must be sent as fast as they can be taken over. Then the lumber for the buildings must be cut from the forests in France and that done by our men and the structural work done by the mechanics from the United States. To answer the need of the army of half million men eight depots each 2,000 yards by 1,000 yards and several of smaller size 500x250 yards will be required. These buildings do not include the barracks for housing the men—14 million square feet of floor space will have to be covered just for that purpose—when you consider that the armory at the University has a floor space of 80,000 square feet and that 25,000 people could be assembled under its roof you can in a measure realize that the putting up of buildings

with 14 million square feet of floor space is a stupendous job. Coal or wood has to be provided, gasoline, some three million gallons a day—the food more than two million pounds a day and the forage for horses and mules, thousands of tons daily, and other things almost numberless—all of these commodities have to be sent from this side and most of the ships to carry the men and the supplies have not been built or started. When you realize that all of this and more must be done before our boys can do their share in the actual fighting it will come home to you also that to provide for the other half millions that are going over, just so many times more will the same outlay be necessary as there as half millions of soldiers.

Today it is not the man with the gun that will win the battle for freedom; he is helpless without the support that you must give in the way of food and clothing and of ammunition. Are we going to send our men, our boys, to the battle front and leave them there to be blown to pieces because of our unwillingness to provide those things, everything they can use to make them fit. Will we see that they lack for nothing which will win this war? They are going—just beginning to leave us now, but in the weeks and months that are to follow the gaps in the ranks at home will become increasingly noticeable and though we may close up, we will know that they are not with us—may they have cause to feel that because they are away we will not be mindful of them? No! The citizens of Champaign county will never shirk their support of their boys at the front remembering as they will that only the same number have been taken from our homes as have gone from every other part of our country in accordance with the population. How will we support and care for our boys? The only way is thru the Liberty Loans, the method for providing the funds to pay for the ships, the food, the supplies and the munitions. The Liberty Loans distribute the obligation amongst the people of the country, and most equitably to those who are patriots. The man or woman who understands the need of his country, of his people, of his neighbor whose son is in the service and who does not take the bonds is an enemy to his country and is giving aid to the enemy by not lending of his means—his wealth—to the government in its time of need. Champaign county people could look with pride on their record made in the second Liberty Loan, but they

can better feel that they might have done more to make prepared the way for the boys at the front. The taking of two millions of the bonds by the citizens of this county was an achievement which would have been deemed an impossibility a year ago, but when we become awakened to a realization of what our obligations are there will be an outpouring of patriotic subscriptions to the next loan which will give to our boys and to everyone,—to friend and enemy,—the assurance that we are behind the war to the last dollar and the last ditch.

H. S. CAPRON.

— SAVE —

THE HARRIS BANK
LENDs MONEY TO
RAISE MORE GRAIN;
RAISE MORE LIVESTOCK;
RAISE MORE EVERYTHING.
WASTE NOTHING.

Start a Flock

ALL the fresh eggs you want and the "big end" of an occasional Sunday dinner! Sounds good, doesn't it? But the best part of it all is that you can have both by spending a very little money in fixing up a shady corner in your back yard, in buying a few good hens and then giving the care they need to keep them healthy and thrifty.

The little flock will, if properly handled, turn the refuse from your kitchen and the surplus from the garden into fresh eggs and meat. It will pay you just as did the backyard flock of a Whitewater business man. He started with a dozen hens. The first month (November) they laid 24 eggs worth 70 cents and consumed \$1.55 worth of feed, causing a loss of 85 cents. In December they laid 143 eggs worth \$4.42, ate \$2.05 worth of feed, and made a profit of \$2.37. In January he got 262 eggs, worth \$9.05, their feed cost \$2.15, and the profit was \$6.90. In February he had 229 eggs, worth \$7.30, their feed cost \$2.02, and the profit was \$5.27. And they are still laying.

Uncle Sam's egg basket is low.
Why not turn the scraps from your kitchen, and the surplus from the garden, into fresh eggs and meat?

This business man will keep on keeping a few hens. His family enjoy a plentiful supply of fresh eggs to eat and to use in the preparation of food.

When You Feel Blue

MISERY likes company, 'tis said. Get it firmly into your head, therefore, that other people have just as many worries as you have. There is a moral in the old story that the Lord became so disgusted with everybody complaining that his or her troubles were the heaviest that he ordered them all to tie their troubles in a bundle and pitch them in a heap. Then he told each one to pick out the lightest bundle. Every man and women of them (so the story goes) picked out his and her own..

A book could be written on aids to cure the blues. The consciousness of being engaged in useful work is perhaps the best help of all. The approval of conscience will usually help to keep the blues from becoming indigo. If you know in your heart and soul that you are doing your best you are less tempted to give way to despair. Another good antidote is to keep busy. Here is one—you may want to cut it out—the good old twenty-third psalm: The Lord's my shepherd, I'll not want.

He makes me down to lie.

In pastures green, He leadeth me the quiet waters by.

My soul He doth restore again; and me to walk doth make

Within the paths of righteousness, ev'n for His own name's sake.

Yea, though I walk in death's dark vale, yet I will fear no ill:

For Thou art with me; and Thy rod and staff me comfort still.

My table Thou hast furnished in presence of my foes;

My head Thou dost with oil anoint, and my cup overflows.

Goodness and mercy all my life shall surely follow me;

And in God's house for evermore my dwelling-place shall be.

— SAVE —

1. Food will win the war. Don't waste it.
2. Use less wheat and meat. Buy local foods. Serve just enough.
4. He who wastes a crust of bread prolongs the war.
5. Save the food and help the fighter fight.
6. Use substitutes for wheat and help win the war.
7. Fat is fuel for fighters. Save it.
8. Eat wisely and keep the wolf from the door of the world.
9. Eat at least one wheatless meal a day.
10. Do not eat meat more than once a day.

Remember

The "Harris Bank" is YOUR bank—if there is any service it can render YOU, it wants YOU to mention it. "HOME AND PROGRESS" is working for the development of the homes and communities in Champaign County.

We want to enlighten and enlist ourselves and all like-minded folks in every line of PROGRESS.

**The Big Bank Made Big by Small
Depositors**

THE FIRST NATIONAL BANK

(The Harris Bank)

B. F. Harris, President

N. M. Harris, Vice-Pres. H. S. Capron, Cash.

Champaign County Makes Good

WHEN the complete figures came in on the second Liberty Loan subscriptions, and were totaled it was found that Champaign County had reached the two million mark—more than the minimum amount set for us but not quite the maximum. Had our farmers better understood the reasons for the loan the two million would have been but a part of the total. The old First National Bank is grateful to its patrons for the part they did, a genuine patriotic response. The subscriptions of the bank and its customers were about \$400,000 or practically one-fifth of the bonds taken in this county. There were nearly a thousand subscribers—in amount ranging from \$50.00 to that of Mr. Dan Morrissey of \$25,000.00. The larger number arranged to pay for the bonds in installments—some of but \$1.00 each week, some in larger amounts and many of the farmers after their corn was marketed. The bank believing that it could render a service to its country as well as to its patrons agreed to carry at 4%—the same rate as the bonds, the subscriptions of those who could not conveniently pay at the present time—and the bank furnishing the cash to the government immediately.

This bank unqualifiedly stands for what the United States is striving—for the freedom of the people of this country and all countries—and it will lend its aid to the government in the furtherance of all measures for the winning of the war, and when the next Liberty Loan is offered there is no question but that

the patrons of the First National Bank will join in doing more than is asked of them.

— SAVE —

How About Your Boy?

A SHREWD business man advertised for two boys to deliver packages on bicycles, evenings after school and on Saturdays. Eleven boys came to seek the employment. "How many of you are broke?" was the first sharp question put to these anxious young Americans. Seven pairs of hands went up. These were at once dismissed.

Of the four remaining two had small amounts given them by their parents. One of the others, an eleven-year-old named Sam and big enough for twelve, reported that the eighty-seven cents in his possession had been saved from that earned by helping his mother wash dishes at the boarding house. "And I've got \$15 in the bank drawing interest," he announced rather proudly.

The last boy to report startled the whole gang by displaying two bright silver dollars and some small change. "What are you doing with so much money?" was demanded of him by the prospective employer. "Earned it selling waste paper," was the ready reply. "I have about a hundred houses where they give me their old papers and magazines. I go every Saturday morning and bale them. I sell them at 50 cents a hundred."

So Clarence, the paper boy, and Sammy were employed to work every evening after school and Saturday afternoons. "To him that hath shall be given."

The merchant was right. The fact that these two boys were carrying money of their own was a guarantee of their thrift and integrity—that they had learned both "to have and to hold" their own incomes.

It is not enough for your boy to have saved some of his income through your enforced rules of juvenile banking, if he goes about all the while "broke." You cannot trust him, the world cannot trust him, he cannot trust himself in a business way till he learns to carry money in his pocket. This art implies the acquired habit of deliberative spending; whereas, the majority of children are impulsive spenders.

— SAVE —

Most of the shadows that cross our path are caused by our standing in our own light.—Dinger.

War Savers

Every dime counts in these war times both for us and U. S. Our beautiful handy pocket banks are one of the most popular money savers we ever introduced. Husbands and wives, as well as the children are saving with their aid as they never saved before.

Save a cigar and a shave now and then, a street car ride or some nick - nack and drop the change into the pocket bank. Call and get one, **FREE**, if you open a savings account.

—— SAVE ——

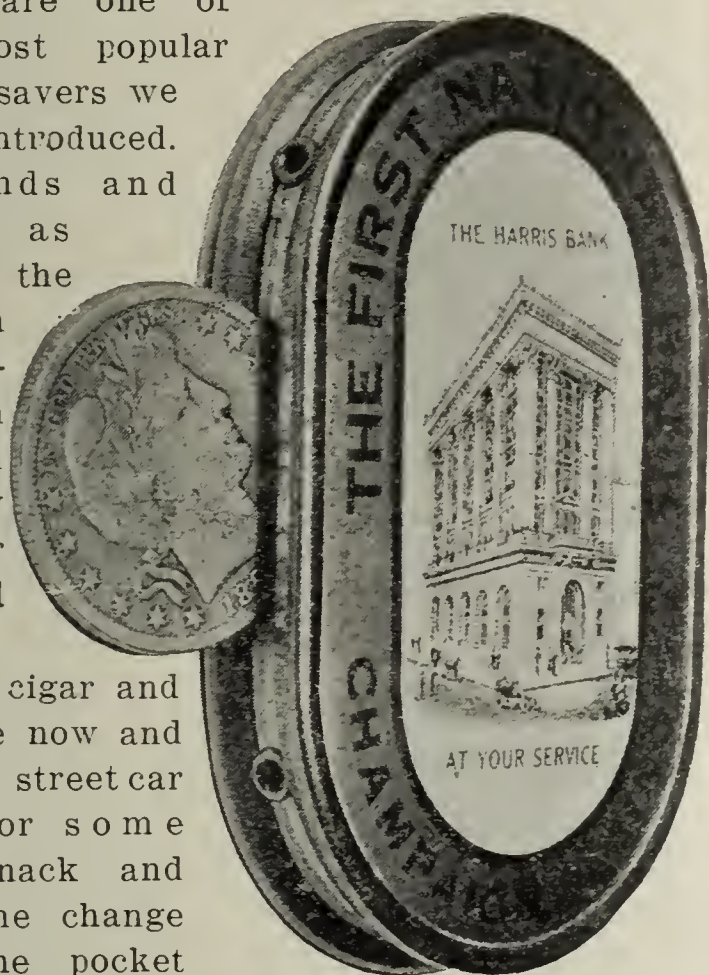
Christmas Gifts

What can be finer than a Liberty Bond or one of the new War Savings Stamps for a Christmas gift in the family circle? Or, why not open a savings account for your sons or daughters, nephews or nieces and hand them the savings bank book December 25th?

Never was it so important to begin and learn to save money. More than ever before is it necessary to build up a reserve of ready cash in the bank, for many emergencies will grow out of the war and we are learning what preparedness or lack of preparedness means. Start **NOW**—don't even wait till Christmas.

—— SAVE ——

Many of our customers belong to our Christmas Savings Clubs and their payments are about complete. They and others will be ready soon to start on the new club for next year. The Christmas club has no advantage over the regular savings account except that it is required that you make regular deposits—but regular deposits build the savings habit and big savings.



To Our Brothers in Arms

THE following is by Rev. R. H. Schuett, pastor of the First M. E. Church of Champaign,—a man who was born in Germany:

"Brothers this old world is on fire and you have been called to save it. Your country has selected you, because of your youth and strength. You are the very flower of the land and we depend upon you to save us our liberties and priceless heritage, the gifts of Washington and Lincoln. You are today keeping step with them. You are the finest product of this great nation and we have a right to be proud of you and to expect things from you.

We are not worried about the ultimate outcome of the war, there can be but one decision in the end. But as you save us, we pray God that you may not lose yourselves.

As you have laid away your citizens garb, there has come to you great freedom, you are liberated from business and its cares. Your country has agreed to feed you and clothe you, it is providing shelter for you and is going to furnish you literature and amusement. The noble womanhood of America is sewing for you, the Y. M. C. A. is sending her best men to be your company in your hours of leisure and danger. The church has asked her leading ministers to comfort you and help you. Never was a nation more devoted to her Soldier than we are to you.

Don't you think that we have a right to expect of you when you return not only to bring back victory, but a soldier victorious over the flesh and the devil.

May you conquer all your enemies, those beyond "No man's land," but also those of the camp and cantonment.

Bring back to your mothers the purity of an untainted manhood.

To your church a faith tested in the fires of mighty temptations, and strengthened in daily grapples with death.

To your country a stainless flag.

To your God a clean conscience.

To Wives and Sweethearts the same faithfulness that you expect.

Brothers! Your Mother's Love, your churches' prayers, your country's devotion and sacrifice and the blessings of Almighty God demand nothing less than this."

—— SAVE ——

Your five senses are your natural fences and defenses, extending on all sides, and protecting you from trespass of whatever kind.

Take the Loan

THIS poem, "Take the Loan," was written by Edward Everett Hale in May, 1861 and was set to music and sung through the country in the fall of '61:

Come, freemen of the land,
Come meet the great demand,
True heart and open hand—

Take the loan.

For the hope the prophets saw,
For the swords your brothers draw,
For liberty and law,

Take the loan.

Ye ladies of the land,
As ye love the gallant band,
Who have drawn a soldier's brand,

Take the loan.

Who would bring them what she could,
Who would give the soldiers food,
Who would stanch her brother's blood

Take the loan.

All who saw our hosts pass by,
All who joined the parting cry,
When we bade them do or die,

Take the loan.

As ye wished their triumph then,
As ye hope to meet again,
And to meet their gaze like men,

Take the loan.

Who would press the great appeal,
Of our ranks of serried steel,
Put your shoulders to the wheel,

Take the loan.

That our prayers in truth may rise,
Which we press with streaming eyes,
On the Lord of earth and skies,

Take the loan.

— SAVE —

How to Help Win

Just as important as buying Liberty bonds is saving food and war's necessities. Our Allies in peace times have to import 40 per cent of their wheat and other foods; now they must get 60 per cent from the outside and Canada and we must supply it, for there are not enough ships to go farther away for it. Oh, how we need ships, more even than men or anything else. The United States will have to ship its allies 220 million bushels of wheat and yet, if we use wheat as wastefully as we have been doing we will only have 88 million bushels to spare this year. How are we going

to do it?—you and I are going to use only 4 pounds instead of 5 pounds of flour each week and the one pound we each save—100 million of us—will help give our allies their bare necessities in wheat. Then if we each save every week 2 ounces of fats, 7 ounces of sugar and 7 ounces of meat we will be better off in health and dollars and help feed our great allies and boys at the front. **HELP!**—of course you'll make this saving.

— SAVE —

Those Who Died on the Antilles

In her first sacrifice of men on war service since the war began, America has demonstrated the strength of the bond that unifies the various strains of blood that are running in her veins.

Twelve foreign nationalities, 68 men were represented among the crew of the Antilles who died at their post of duty and among the soldiers who met their end with the crew. There were men from Denmark, Norway, Canada, Ireland, Spain, Portugal, Chile, Switzerland, Finland, England and Greece. And there were two Germans, whose parents are listed as living in the country with which we are at war. The Germans, like the American-born and the representatives of the eleven other nationalities, died for an American ideal. They died as Americans, to whom America owes in equal degree her appreciation of the sacrifice which they so freely offered.

— SAVE —

To Help You

Of course we receive deposits, cash checks, and do the other things that all banks consider fundamental. But there are still more things that are fundamental with us: advice, encouragement, a comprehending and friendly helpfulness in every matter affecting our patrons. Without placing you under any obligation, or costing you anything whatever, you may consult us upon any financial or business problem. Remember we come in touch with every kind of business, and are always glad to give you the benefit of our knowledge.

— SAVE —

Is life so dear or peace so sweet as to be purchased at the price of chains and slavery? Forbid it, Almighty God! I know not what course others take, but as for me, give me liberty or give me death!—Patrick Henry.

Poverty in the Twin Cities

It is a pleasant and comfortable theory that there is little or no poverty with its attendant evils in Champaign and Urbana. Yet the annual report of the United Charities of the twin cities shows that its services were required in 11 families during the past year. Illness, unemployment and under or partial employment were the chief causes of distress, but they were frequently complicated by problems such as insanity, subnormal mind, nonsupport, desertion, old age, blindness, intemperance and illegitimacy.

Work has been plentiful—yet the United Charities was called on to furnish 1031 temporary jobs and to find permanent employment for eighty-eight persons. Our communities to their part in the war must make themselves more efficient than ever and efficiency means that families must not be permitted to become inefficient because of lack of food when there is illness or unavoidable unemployment. On the other hand the community needs its resources for other purposes than to care for people who ought to be doing for themselves.

The old idea of "charity" was a turkey at Christmas with the family allowed to live in squalor and disease the other 364 days of the year. The new idea, as personified by the local United Charities, is to help people to help themselves—to furnish money, food and clothing when needed—but to remedy as soon as possible the condition which has made the family non-supporting. With holiday time approaching, hearts naturally warm at the thought of the unfortunate. Residents of Champaign and Urbana who want to do the most good in the most efficient manner—we all like to know that our contributions are well spent—should contribute to the support of this splendid organization, whose work, unfortunately, is not as well understood as it should be. E. S. Swigart of Champaign is president and John H. Thornburn of Urbana, treasurer.

Miss Gertrude Longden, a graduate educated in Knox College, the School of Civics and the University of Chicago, an assistant district superintendent of the Chicago Organized Charities and a Red Cross social worker during the Eastland disaster and the sending of our troops to the Mexican border, is the superintendent.

— SAVE —

Sow an act and you reap a habit, sow a habit and you reap a character, sow a character and you reap a destiny.

The American Eagle

"The American Eagle is not an altogether lovable bird. It is no nightingale; it sings no sweet songs of sentiment. It is no peacock; it never struts or spreads its tail. It is no dove, although it stands for peace, wherever peace is possible. But the American Eagle can fly higher, fly straighter, fly stronger, and fly longer than any other bird in the world! And when its cold and calculating eyes look through the souls of men and the diplomacy of nations, when its fierce beak and ugly claws become set in righteous determination, and when it begins to flap its majestic wings—then let all buzzards, wolves and reptiles BEWARE—for the American Eagle means business."—George E. Allen.

— SAVE —

America's Four Armies

If this war is to be won we shall have to put several armies in the field:

The army of soldiers in the trenches, making of their breasts a rampart for free government and free men;

The army of food producers in the furrows;

The women's army of food conservers, beating back the flank attacks and the rear attacks of the world-old camp-follower of war—famine;

The patriot army of civilians in the business and political worlds, fighting against disloyal greed, unpatriotic partisanship, perverted personal ambition and economic treason to the republic.

— SAVE —

Sail on, O ship of state!

Sail on, O union strong and great!

Humanity with all its fears,

With all the hopes of future years,

Is hanging breathless on thy fate.

—Longfellow.

— SAVE —

What Does Your School Develop?

Any form of school that weakens the child's interest in the life of his community is deficient in the elemental requisite of the school as an agency of civilization. Something is radically wrong with a school in an agricultural community that develops motormen, stenographers and typewriters and fails to develop farmers, dairymen and gardeners. A course of study prepared with the view of correcting this condition is the first step in reform.—Report of Vermont Educational Commission.

SAVE
FIGHT

GIVE
PRAY



FARMERS—DON'T FORGET

When you sell your Grain, remember, a safe place to store your Money,—where you can get it, “YOUR money when you want it or OUR money when you need it,”—is at the Harris, the Farmer's, The First National Bank. It will pay you to remember this.

YOUR BUSINESS WITH US IS
CONFIDENTIAL.

3% ON SAVINGS

FIRST NATIONAL BANK

(The Harris Bank)

B. F. Harris, Pres.

N. M. Harris, Vice-pres.

H. S. Capron, Cashier

We will go “Into the Trenches” or
“Over the Top” with our Customers
and “Our Boys.”

National Bank, Cham-
paign, Ill., and return
postage will be sent.

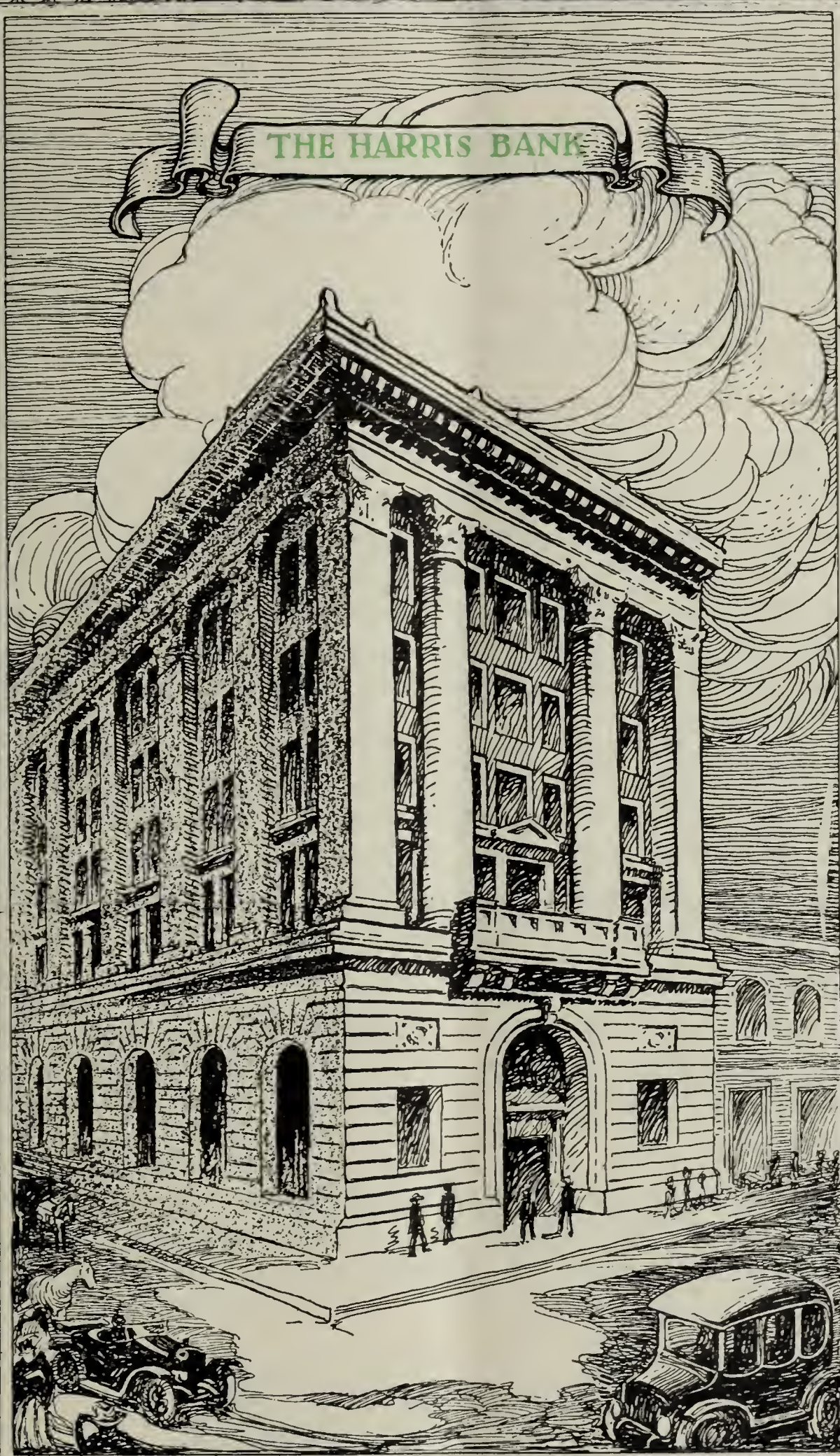
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MARCH, 1918

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HOME AND PROGRESS



Good
Citizenship

Good
Roads

Good
Schools

Sanitation

Community
Interment

Town and
Country
Cooperation

Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare

Published Quarterly
THE FIRST NATIONAL BANK.
Champaign, Illinois

See "Farm Accounts" on pages 8, 9

WHAT MEANS "HOME AND PROGRESS" TO YOU?

Why is it?

Two years ago we undertook the experiment of "Home and Progress", and now,—with each succeeding issue more and more of our readers are writing or coming in to tell us how much they like and look forward to its coming.

Many don't or can't tell us just *why* they like "Home and Progress"—they just know that they do.

Really—why do they like it? Why did we start it?

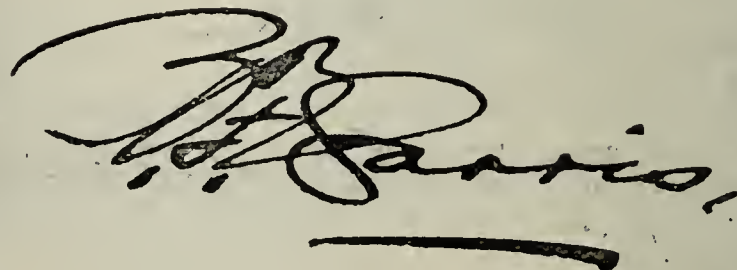
We know that "the letter dieth, but the SPIRIT liveth"; that "without VISION a people perish", and we hoped that we could get out beyond our doors and our town with our idea of service, by writing into "Home and Progress" something of the "spirit" and "vision;" of inspiration, cooperation and human touch that makes us all akin and would help in the Homes and Progress of Champaign County,—as partially indicated by suggestions grouped on the cover page.

Dozens of magazines and weeklies and publications of all kinds come to all of us, but how few of them make any appeal to the best in us. Much of it is trifling, beyond, or not worthy of us, but, rich or poor, schooled or unlearned, we are all the same when the appeal comes to heart and home; to spirit and patriotism,—though the editor men sneer and call it "sob stuff" and find little room for it in their papers.

The war is to bring more of "heart-power" and human brotherhood into a world that has long been short that supply,—though the Divine within us longs for it. Is that why you like it? That's why we make it.

The war is to bring more of "heart-power" and human brotherhood into a world that has long been short that supply,—though the Divine within us longs for it. Is that why you like it? That's why we make it.

First National Bank,
March 1, 1918.



HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)

"Where there is no vision the people perish"



VOL. III NO. 1

CHAMPAIGN, ILLINOIS

MARCH, 1918

Over There With Pershing

WAR, to the finish of the Kaiser, is now the business and profession of the young and strong men of this nation. Who is the leader in the business of making war? How can you meet him? How and what can you learn from him? These are questions that every man of military age and a vertical spine should be asking at once, with his head, heart and hands bent on reaching the right answer.

Who is the military man all American young men should follow and study? General Pershing. He is the best trained and best equipped leader of the best trained and best equipped army the United States ever saw. He is the first commander of an American army to put war on a straight business footing, that every business man the world over is bound to respect. He is the only general in the world war with enough man power and material resources back of him to insure victory. He is the first and only warrior, since time began, to lead a host of millions of powerful men from one country to another, solely on a mission of defense and deliverance equal to that of the early Crusades, but every man of the expedition armed from tip to toe with the science and experience of the modern war machine.

How can you know and study Pershing?

The time to study a big man is when he is living—not a hundred years after he is dead. You can emulate a living hero—you can only imitate a dead hero. The man determined to succeed can do nothing better than watch, closely and persistently, a big man who is now doing big things.

John Joseph Pershing was born September 13, 1860, in Laclede Missouri. He came from Missouri and is still "from Missouri"—nobody can fool him. He has always been different from most young Americans, who are fooled in their expenditure of money, fooled in their choice of friends, fooled in their ideas about work, fooled in their preparation for a career, fooled in their attitude toward life.

Pershing was born in a one-story house that was little more than a cabin. The elder Per-

shing was originally a section foreman, later a country storekeeper. Young John was highly favored—he had no "social standing." The man who stands on his own feet has no need, no desire, for a social standing.

The elder Pershing had been through the mill. He had learned how to meet and overcome adversity. This lesson he planted early in the mind and heart of the boy. So young John formed the habit of looking ahead, planning everything out, following a straight business method, working steadily and patiently toward the accomplishment of a given purpose. From boyhood, when he set his jaw on a proposition he had the grip of a bulldog. Nobody ever considered the boy a genius, and he gave no sign of special talent for military leadership. As a rule, it isn't the genius who goes to the top—it is the ordinary man who thinks, works, plans, fights and prays while the genius, poor fool that he is, dreams of a garland of fame crowning a bed of roses.

But John made a business of getting his lessons. If he was a trifle short on brilliance, he was very long on backbone. Therefore he carried with him such an air of self-determination, self-propulsion, self-possession, self-conviction, as to make him a leader at an early age. His teachers liked him because he was studious and conscientious; his parents liked him because he was obedient and thoughtful; the boys liked him because he was fearless and independent; the girls liked him because he was courteous and gentle; everybody liked him because he was truthful and clean.

The boy knew how to respect and obey the word of his elders. Not many youths are like him today. A youth who has never learned to obey will never learn to command.

Do not conclude, from this recital of precocious and preëminent virtues, that young John was a pale, precise, goody-goody boy of the sissy or mollycoddle type. Far from it.

The boy did not plan to be a soldier. He expected to study law. But he did not know where to get the money or opportunity for a

(Continued on Page 11)

Worst Ever

THE Illinois State Council of Defense has found after correspondence with every township in the state that the seed-corn situation is the worst in the history of the state.

To find out whether he is going to have seed of his own for this year's planting, each farmer of the state should test his corn, and do it now.

For his own protection, each individual should attend to that important duty at once. He cannot afford to wait, as he generally does, until April to make the test. If he does wait, the shortage is so great that he may not then be able to get seed at all. In that case, his land would have to lie idle, because, if corn that is planted fails to grow, it is then too late to use the land for some other crop. Any considerable amount of idle corn land in Illinois in 1918 would be a crime against the state and the nation, as well as a calamity to the farmers owning it.

Farmers should not permit themselves to be deceived by corn that simply looks to be all right. In the survey the State Council of Defense is making, a great deal of corn has been found which looked good, but which, when tested, would not grow. For this year's planting, no farmer should take a chance upon his own corn, nor should he depend blindly upon his neighbor's crib. He should know his seed is good.

Test your corn IMMEDIATELY,—each ear,—so that you may get other seed if yours won't grow. From 50 to 60 per cent. of the corn this county saved for seed will not germinate as it should. When you test your seed don't get it very moist or very warm, for,—lots of corn will sprout in a hot, moist place that would NEVER GROW in THE GROUND. Do it NOW or you'll be TOO LATE.

— SAVE —

I believe that this matter of specialization is already—and as the years pass will become more and more—the keynote of success. If I were giving just one word of advice to a young man I should say, "Concentrate."—Lord Northcliffe.

87 Less' Officials

THIS spring we will take up our county road work with 58 less highway commissioners than we have always had. The 29 township tax collectors are also discontinued by law. Hereafter there will be only one highway commissioner in a township and we will know who to thank or who to blame for the roads. We will all get better acquainted at the Court House and save a number of thousands of dollars by going or sending our checks there to the county treasurer for our taxes. Another phase of the new law is that every township must elect a commissioner this spring, even though the same man was elected last year. The terms of all will expire this spring, when the term of the single commissioner will begin.

Township elections hereafter will be held for the purpose of electing a supervisor, town clerk, assessor and one commissioner.

Eighteen supervisors are to be elected this spring. Townships in which they are to be elected are: Brown, Champaign (two assistants also), Colfax, Condit, East Bend, Harwood, Hensley, Kerr, Mahomet, Ogden, Pesotum, Raymond, South Homer, Stanton, Urbana (two assistants).

Board members whose terms of office expire with the March meeting are: Ora L. Gilmore, Brown township; O. L. Percival, Champaign; Thomas D. Deakin, Champaign; Thomas M. O'Connor, Colfax; G. C. Williams, Condit; C. E. Jackson, East Bend; George W. Herbert, Harwood; John W. Church, Hensley; Samuel Patten, Kerr; J. J. Hayward, Mahomet; W. H. Richards, Ogden; Theodore Voekel, Pesotum; Frank Mohr, Raymond; B. M. Custer, South Homer; David Wilson, Stanton; H. W. Cunningham, Urbana; A. Silver, Urbana.

Women will vote this spring for supervisors, assistant supervisors, assessors and highway commissioner.

GET BUSY NOW and see that YOUR one new Road Commissioner is a GOOD ONE.

— SAVE —

**GROW
A
GARDEN**

Woman's Great Responsibilities

IT IS a frequent thing nowadays to see ladies transacting business on the main floor of banking institutions, but it is not frequent enough. Along with the new economic status which the women of America are working for, will come fuller and broader responsibilities in the field of business. No finer preparation for such obligations can be found than a full understanding of the principles of banking, and its close relation to everyday business life.

The wife who manages her home affairs is as responsible a factor in the progress of home and community as the man who spends his working hours in an office or manufacturing plant. Good earning-power must be backed up by wise spending in order to secure a sound kind of economic advancement. In America, more than in any other nation, the marriage-relation is a partnership which lays an equal burden of responsibility on each director of the family corporation. The American woman, as a result, has the opportunity of using a wide influence in a constantly broadening sphere.

In recognition of this fact the Government has turned to the women of America for first aid in the performance of one of our greatest national duties, that of feeding our Allies.

In undertaking this great work the Government turned first to the very source of conservation, to the women who spend the household money. If this big class of dispensers can be brought to see the seriousness of their task, and to work consistently, constantly, the problem will be solved; and the Government knows that the women citizens of America can be depended upon. They are able from their very nature to give more whole-hearted devotion to a Cause than any other class, and the reason is that they know the true meaning of service and love.

Our plea is that this power in the hands of the women of Illinois be used with the best intelligence and most telling effect. We would like to see the women of this State, married or single, whether spending money earned through their own efforts or entrusted to them by someone else, become good business women, in the broadest sense of the term. No matter what the amount of money to be expended, it should be paid out systematically. Money kept in the house, the purse, or the big, busy knitting-bag, will undoubtedly get away with surprising speed. If the same amount is kept in a regular checking account, held in the name of the woman who spends it, she can not only be freed from the danger of loss, but can watch

every expenditure, practice regular economy, and be supplied with a receipt for every transaction, in the form of a cancelled check. Moreover she will find that she has, at the end of the month, something to add to the savings account which she and her husband are, or should be, maintaining in the bank.

At this time, in particular, hundreds of thousands of women are getting checks every month from the government and the boys at the front. Don't cash these and carry the money; DEPOSIT them in the bank and hold as much as possible of it there for you may have dire need of it.

A New Idea

"How important a factor is a man's wife in his success as a money-maker?"

An answer has been supplied by John H. Patterson, President of The National Cash Register Company. He is experimenting along original lines with his entire sales force. His plan is of interest not only to the men and women directly affected, but it promises to have far-reaching results. Business men are writing for particulars, and it goes without saying that women interested in the advancement of the sex regard the experiment as significant on account of its recognition of woman's influence in a business way.

The experiment had its beginning recently when more than 500 wives of sales agents and salesmen of The National Cash Register Company were brought to Dayton from all over the United States and Canada for a business convention. It was exclusively a woman's affair, the husbands remaining home attending to their regular work.

In a series of morning, afternoon, and night sessions, the wives were let into the secrets of the company's business. They were told all about its policy, methods of selling and of increasing efficiency. They were taken through the factory to learn how cash registers are produced. They were informed of the usefulness of the cash register and the problems with which salesmen have to deal. And they were instructed how to assist their husbands in becoming better salesmen.

This is the first attempt ever made by any large corporation to educate the home woman, as distinguished from the woman in business, to a fuller understanding of her husband's affairs. There is no doubt of the fact that the woman who has never been in business, and has no anticipation of ever entering industrial life, and has no knowledge whatever of her husband's business, cannot extend to him that sympathy and coöperation which in many in-

(Continued on Page 14)

"Those who deny freedom to others deserve it not for themselves, and, under a just God, cannot long retain it."—A. Lincoln.



"Let us have faith that right makes might and in faith let us to the end dare to do our duty as we understand it."

Lincoln's Birthday

ONE hundred and nine years ago, Feb. 12, Illinois' and America's greatest son, Abraham Lincoln, was born. Fifty-six years and 62 days later he had saved this nation and passed on. In a short time this splendid bronze by O'Connor will be set up on the Capitol grounds at Springfield, a memorial to our Centennial year. On the granite background of this statue will be carved the address delivered by Lincoln from the rear platform of his train, as on Feb. 11, 1861, he was leaving Springfield for Washington to become president.

MY FRIENDS: No one, not in my situation, can appreciate my feeling of sadness at this parting. To this place, and kindness of these people, I owe everything. Here I have lived a quarter of a century, and have passed from a young to an old man. Here my children have been born, and one is buried. I now leave, not knowing when or whether ever I may return, with a task before me greater than that which rested upon Washington. Without the assistance of that Divine Being who ever attended him, I cannot succeed. With that assistance, I can not fail. Trusting in Him who can go with me, and remain with you, and be everywhere for good, let us confidently hope that all will yet be well. To His care commending you, as I hope in your prayers you will commend me, I bid you an affectionate farewell.

Justice, Mercy

Just recently, upon being asked by the New York Bible Society to write a message that might be printed in the special copies of the New Testament designed for soldiers and sailors, Theodore Roosevelt sent the following:

The teachings of the New Testament are foreshadowed in Micah's verse: "What more doth the Lord require of thee than to do justice, and to love mercy, and to walk humbly with God?"

DO JUSTICE; and therefore fight valiantly against the armies of Germany and Turkey, for these nations in this crisis stand for the reign of Moloch and Beelzebub on this earth.

LOVE MERCY; treat prisoners well; succor the wounded; treat every woman as if she was your sister; care for the little children, and be tender with the old and helpless.

WALK HUMBLY; you will do so if you study the life and teaching of the Saviour.

May the God of Justice and Mercy have you in His keeping.

We're All in the Same Boat and Can't Get Out

AMERICA was founded by people who wanted to get away from other people. The Pilgrim Fathers decided that they would rather run the risk of starving to death in a new, clean, unpeopled land than to live any longer with their neighbors.

After them came men of various sorts: political offenders; Quakers who would rather migrate than fight; Irishmen "ag'in' the government"; roving sons of settled households.

All sorts of people, but driven by the same common motive—the desire to live their own lives in their own way, free from the restrictions of an older social order.

We are the descendants of those daring pioneers: their vigorous individualism flows through our veins.

If, before the war, you had put your ambition into words, you would probably have expressed the wish to be **absolutely independent**.

I don't know what the war may have done to you, but to me it has revealed this one tremendous truth: that **there is not, and never will be again, any absolute independence; that in my little home, am absolutely dependent, to some degree or other, on every other man and woman in the world.**

In the Balkans, an Austrian prince of whom I never heard, and his wife, are murdered. A pretty far-away event: what has it to do with me?

Nothing, of course. Nothing—except to throw my life into disorder, and change the whole thought and current of my days.

In Russia twenty million men are taken from the farms; and, behold, the loaf of bread in my little home feels their leaving and fades away. Millions of shoes are ordered for the men of Italy: and the shoes I purchase for my baby cost four dollars now instead of two.

Absolute independence! What a foolish phrase, indeed! The world has become a neighborhood, and the welfare of every single house along the street is conditioned by the welfare of every other.

There is hardly an item in the newspapers that doesn't, somehow or other, come straight home to me.

I read that the railroads are hard up and their stocks and bonds decline. I should worry: I own no stocks or bonds.

Ah, but don't I, though? The savings bank where my few dollars lie has invested them in railroad bonds; the life insurance company

that must look after my wife and family if I die has invested its funds in railroad bonds.

Whether I like it or not, the railroads can not be hurt without hurting me: for better or for worse, my prosperity is bound up with theirs.

When the Apostle Paul was being sent to Rome, the ship on which he sailed was tossed by storms.

At the moment of greatest danger Paul caught the sailors taking to the boats.

"Stop!" he cried; and to the Centurion he shouted:

"Except these abide in the ship, ye can not be saved."

Today the good ship **World** is being tossed about by the greatest storm of its existence.

And now, in the time of greatest danger, I see some signs that are not good. I see some capitalists taking to the boats and saying to themselves: "We'll pull out and play safe, no matter what may happen to the ship."

I see some groups of labor taking to the boats and saying to themselves: "When the ship is sinking is a good time to strike for higher pay."

And if the lesson of the war means anything, it seems to me to mean just this:

That the time has passed in the world when any single group of men can advance its interests permanently at the expense of the common good.

Unless all of us, rich and poor, stick together in the ship, then all of us are lost.

Individualism, as we used to understand it, is dead.

"God hath made of one blood all nations." The same great life-giving current flows through the veins of every class and race and people everywhere. And the only way to advance the interest of any class **permanently** is to purify and strengthen the stream of life that ministers to all.

That, it seems to me, is one great lesson of this war.—Bruce Barton.

WANTED

One thousand loyal, patriotic boys and girls to help search out and bring from hiding every idle, shirking penny, nickel and dime and bring to the Harris Bank. Liberal reward in the consciousness of having helped the nation mobilize its resources in its hour of great need.

Farm Accounts

RECENTLY the writer, in speaking to the Champaign County Agricultural Improvement Association on the subject of income tax for the farmers, referred to the system of farm bookkeeping he had used for some years on his own farms. There have been so many requests for information on this subject that the method is explained herewith. We have had a quantity of these blanks printed which we will be glad to give with our compliments to any farmer who calls for them.

Aside from this form the average farmer needs no additional bookkeeping system except his check book and two inventories, one of farm machinery, the other of farm buildings, for income tax and insurance purposes. With these books and a memorandum of his livestock, he has all he needs for income tax and other purposes.

The left half of the form covers the cash account. Every farmer should make all payments by check even if he has to turn around and cash his own check after the payee has endorsed and thereby receipted for the money. He should write all the details of each transaction on the check stub, carefully dating and numbering each check and its stub. It is then easy at his first opportunity to copy it all down on the above form.

Each line on the form represents one transaction. When money is received for crops or livestock, fill in the date, name, to whom paid and the amount received in the "received" column, then in column eight also enter the amount.

When money is paid out, fill in the date, to whom paid and for what; then put the total amount of money in the "paid" column.

The right half of the form is just for infor-

FARM CASH ACCOUNT

COMPLIMENTS FIRST NATIONAL BANK

DATE	WHO AND WHAT	CHECK NUMBER
Jan 1	Bank balance	
" 5	John Smith - one month's labor	1
" 6	John Doe - blacksmith and repairs	2
" 8	Sullivan Co 25 shoats	3
" 12	Sold Alexander Co 1500 bu. oats @ 72c	10
" 13	Wm. Brown - fire insurance - personal prop.	4
" 20	Dallan Co 10 ft. disc harrow	5

mation and shows, each in a column by itself, the expenditures or receipts for different purposes. There are seven columns covering seven distributions, into which the expenditures can be divided, the eighth column is for receipts and the ninth column is left blank for any use to which the farmer wants it put; if he likes the system, he can add a number of other columns which will give him still more subdivisions.

For instance, instead of having one column in which all his sales can go, he could have three columns,—one for corn, one for grain, one for livestock, or have a column for each class of livestock. However, this is not necessary, because one can easily go over any particular column and pick out the items that he wants at any time.

How the Plan Works

Start out, when you open the book, showing what your bank balance is,—\$950, for instance, see the above sheet, which shows that the first check was drawn January 5 to John Smith for one month's labor, and that check was numbered 1 and amounted to \$30, which was put down in the paid-out column. Inasmuch as we want to keep all our money paid out for labor in a separate column, so that we can add it up any week or month or year and see exactly what it was, we then repeat the \$30 sum in the labor column.

Check No. 2 was dated January 6 to John

The Problem

To save certain foods: wheat, beef, pork, fats, sugar.

To encourage a larger use of other kinds of food: fruits, vegetables, fish fowl, game.

Wise Buying

Wise buying is inexpensive buying! Study these rules for wise buying:

1. **Don't begin to Save on Milk.**—Children must have it; adults ought to. Milk builds bone and muscle better than any other food.

2. **Spend at least as Much for Milk as for Meat.**—Remember that a quart of milk is equal in food value to a pound of steak. "A quart of

milk a day for every child" is a good rule—easy to remember. At least try to provide a quart of milk a day for every member of the family.

3. **Spend at Least as Much for Vegetables and Fruits as for Meat and Fish.**—Fresh vegetables and fruit cannot well be sent abroad to the army; a free use of them makes your family dietary better; if purchased in season and of the sorts grown in your locality they need not be expensive.

4. **Use Breadstuffs More or Less Freely According to Your Desire for Economy.**—The cereals and breadstuffs are usually the most eco-

DISTRIBUTION

TAXES INTEREST INSURANCE	REPAIRS TO MACHINERY BLACKSMITH	REPAIRS TO BUILDINGS FENCES WELLS	NEW BUILDINGS EQUIPMENT	FEED SEED SUPPLIES	PURCHASES LIVESTOCK	SALES
	12.50	4.75	10.25		500.00	1050.00
22.40			125.00			

Doe for blacksmithing and repairs, amounting to a total of \$27.50. However, \$12.50 of this item was for horse-shoeing, and this \$12.50 is put down in the blacksmithing column; \$4.75 of the \$27.50 was for some blacksmithing repair work on a windmill, and this \$4.75 is put down in that column; \$10.25 was for brace rods in a new corn crib, and so it goes down in the column under "New Buildings."

Check No. 3, dated January 8, was to Sullivan and Co., from whom we bought twenty-five shoats at a total cost of \$500, which is put down in the paid-out column, and again put down in the "Purchases of Livestock" column.

On January 12, we sold 1500 bushels of oats at 70 cents to Alexander and Co., and the proceeds, \$1050, are put down in the "Received" column, being again repeated in the "Sales" column.

At any time we can make a footing on any column and see just what the situation is. In the cash account, footing the received and paid-out columns and subtracting one from another, we know what our bank balance is, and if all our transactions have been by check, as they should be, then we know exactly what our proceeds are.

The income tax law permits the farmers to deduct each year the depreciation or the wear and tear on their farm machinery during the year. The government usually calls this ten per cent, although if it has been more than

that, as can be shown by the fact that the machine only lasted five years, then it should be twenty per cent.

The amount which we can deduct on these accounts must be arrived at so we can "show" or prove it to the income tax agent by an inventory of our farm machinery. This can be made up in a little book showing the kind and description and cost of each machine on the farm.

If these foot up to \$2,000, for instance, then the Government allows the farmer to deduct ten per cent, or \$200 for depreciation each year. After the inventory is made the first time or year, he can add the new machinery items to it at the end of the next year by picking them out of the "New Building and Equipment" column in the above form.

The Government also permits the farmer to deduct five per cent, or more if necessary, as depreciation on all his farm buildings except his home. This requires that the farmer make a list giving the name and character and the cost or fair value of each of his buildings, and if these foot up, for instance, to \$5,000, then he may deduct at least five per cent, or \$250, each year to cover depreciation. To this inventory of buildings he can add at the end of the year what he has added in the way of new buildings by taking the amount out of the "New Buildings and Equipment" column in the above form.

Of course, some progressive farmers who want a lot of detailed information with reference to what it costs them to raise a certain crop or fatten a bunch of livestock, can keep separate memoranda.

"The man who does not give his fullest co-operation to his country in this hour will die unhappy."—Woodrow Wilson, President of the United States.

nomical of all foods. The Food Administration does not ask you to use less bread but less wheat in your bread.

5. Be Sparing in the Use of Meats.—These are usually the most expensive of the staple foods in proportion to their food value, and are not strictly necessary when a proper amount of milk is used. Meat may be decreased with less harm than any of the other foods mentioned. The amount spent for meat may decrease as the amount of milk increases.

— SAVE —

Almost any obstacle looks insurmountable to the man who does not want to save.

The Time To Save

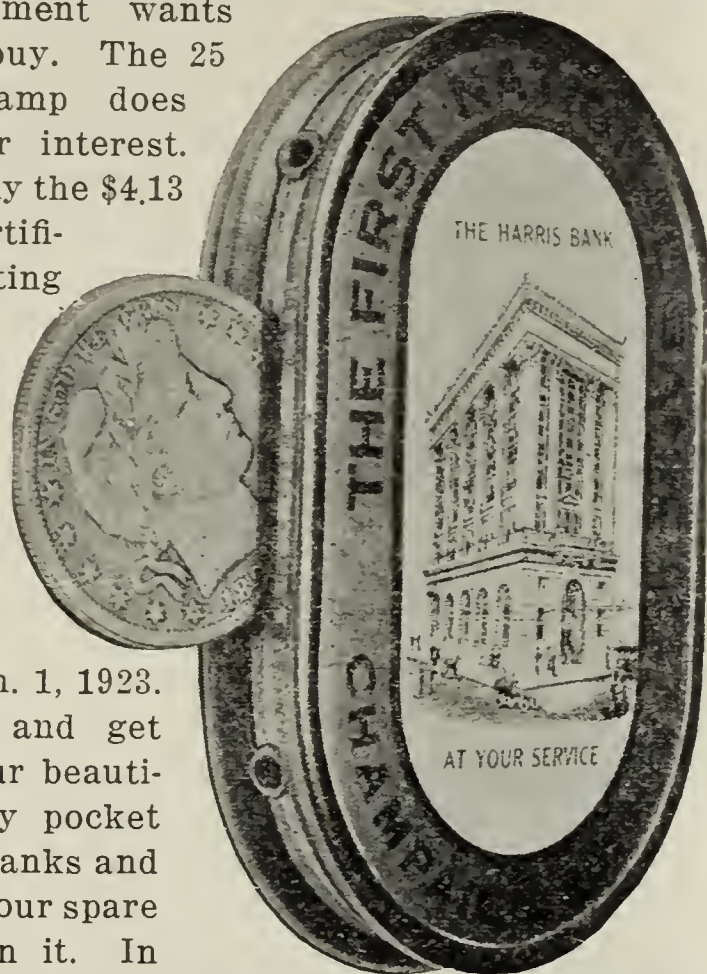
with redoubled energy and purpose is when PROSPERITY smiles on you

— SAVE —

War today is a young man's game. It is a war of youth, and it takes youth to win. Every man in this war has his chance. War, harsh as it is, is also, the great maker of men.—Kitchener.

"W. S. S."

WHERE ever you see "W. S. S." it means War Savings Stamps that our government wants you to buy. The 25 cent stamp does not bear interest. If you buy the \$4.13 cent certificate, costing one cent more each month Uncle Sam gives you \$5 for it Jan. 1, 1923. Stop in and get one of our beautiful handy pocket savings banks and save all your spare change in it. In that way you can help buy "W. S. S.," a Liberty bond or put your money in our Savings Department. If you do the latter, then we will use part of it in our work to help win the war by loaning it to Uncle Sam. Part of the time we are loaning him the price of several sections of Champaign County land.



Think of It

The little country of England and Scotland, without including Ireland, has sent 13 per cent. of her population into the army and navy, a ratio which even during the first years of the war was considered impossible by military students. No nation, not even France, has sent so many men, and to equal it America would have to send over 14 million men. Practically all England's men 18 to 45 and many older have joined the colors. Do we realize what it all means; do we sense the danger and its dimensions? England has now organized the greatest fighting machine at the front and at home that the world has seen,—our English-speaking cousins, our great ally. Our love and steadfast support to England, France, Belgium, Italy;—our boys and their boys!

Women's War Exchange

IN November, 1917, a group of women in Champaign, Illinois, established a woman's industrial exchange which included a plan for local war relief. This special feature of the work was to encourage the manufacture of foods or articles of needlework by women whose incomes might be reduced by the war and to promote the sale of such articles through the exchange. Other self-supporting women were invited to co-operate in the new undertaking.

As the project seemed to be essentially one for the public interest, care was taken in the beginning to extend an invitation to the women of every church, club or fraternal order in the community. Some 70 women responded and approved the plan. Each one was asked to become a publicity agent for the exchange. In this way the work has been promoted without expenditure for advertising and it has also been self-supporting from the start.

Sales of home-made foods were begun December 1st, and have been held every following Saturday. In three months consignors have earned over four hundred dollars. The exchange retains only 10 per cent of gross sales for its rental and wrapping material expense. The services of three officers, a president, secretary, and treasurer, are donated until such time as the ten per cent shall be sufficient to provide the salary of a superintendent.

Seventeen women are already receiving a weekly income from the food sales. A separate branch of the work is devoted to needlework and plain sewing. Manufacture of the official "conservation apron" affords employment for these consignors at present.

Women in the rural districts who are interested in this work by women for women, may co-operate if they desire. Fresh eggs, country butter or home-canned vegetables will be put on sale at the exchange on the same terms as other wares. The exchange is open on Saturdays from 10 to 5. The secretary may be seen on other days between 2 and 4 p. m. at 121 West Church St., (Gift Shop) Champaign, Ill.

BOYS! GIRLS!

If you are not raising a Garden, Pigs, Sheep, or Chickens, or don't belong to any of the Boys' and Girls' Clubs, you must get busy, for Uncle Sam needs every one of us.

Remember

The "Harris Bank" is YOUR bank—if there is any service it can render YOU, it wants YOU to mention it. "HOME AND PROGRESS" is working for the development of the homes and communities in Champaign County.

We want to enlighten and enlist ourselves and all like-minded folks in every line of PROGRESS.

The Big Bank Made Big by Small Depositors

THE FIRST NATIONAL BANK
(The Harris Bank)

B. F. Harris, President

N. M. Harris, Vice-Pres.

H. S. Capron, Cashier.

NOTE:—If YOU are not getting "HOME AND PROGRESS", and want it, drop us a line and we will put you on the mailing list, with our compliments.

OVER THERE WITH PERSHING

(Continued from Page 3)

al education. So he kept his eyes open for every possible chance in that direction. Fate is the man who does no leaning. The best chance a youth ever gets is the one he makes a resolution to advance.

One day, while a normal schoolboy, he saw notice in a newspaper of an examination for cadetship at West Point. He wondered if he could make it. He thought if he won the letship he might learn a lot of things that would be useful in the later practise of law, and perhaps the connection he might form at West Point would open the way to the study of law. But he had no "pull" of any kind, he didn't know anybody who could help him out, and his friends thought the idea foolish if not altogether crazy, of going to a military school when you expected to be a lawyer!

But John had his mind set—and he saw no obstacles. When you stop to look at a hindrance in your path, you have lost sight of the thing you are going after. And if your friends ever call you foolish, the world will never call you wise. When people doubt your wisdom, the way to answer them is to keep your eyes and ears open, and your mouth shut.

John wasted no time shooting off blank cartridges of ambition. He made his method of study for the cadetship as businesslike as his purpose was bold. He inquired all about the

examination, found the application would be based on certain exact forms of knowledge, and the applicant who knew the most would be appointed. John went to it, John won. How did he win? Because, out of a large number of applicants, many of them brighter and wealthier than himself, he knew enough to answer **one question more** than any of the others. At every turn upward in the narrow path of Fate, there is room for only one man—the man who knows one thing more or who does one thing better than all the other men who walk beside him.

John's first position was the headship of a colored school in the village—an undesirable job at a miserably poor wage. The clue is here to a secret of Pershing's great success: Do the nearest thing, as well as it can be done.

The young man's idea of promotion ran something like this: Get prepared, and **forget** being promoted. The plan seemed to work, as it raised Pershing from an Indian fighter on a Western prairie in 1887 to commander of the American armies on the battlefields of France in 1917. He has earned every promotion, and always by the habit of finding and filling a great need for public service.

This war, unlike any other war, has made the American army a giant business organization. The newspaper correspondents in France when Pershing arrived sent back as their first report the news that the general tackled the war project with the speed, energy and efficiency of a corporation president handling a huge business concern! This fact means something more than the achievement of maximum results by the American forces. It means that you are going to get a business training of a new and highly valuable sort, by the largest American business organization ever known.

Our Government is generous with its soldiers. Not only is the American fighting man given a salary higher than that of any other soldier in the world, but the expense of training, supplying and caring for him is the greatest by far. To every time that Germany spends \$14 on putting a man in the field, our Government spends on the same object more than \$40.

Another principle of good business is to see that employes are well fed. A soldier in France, writing home, says in plain American language, "We get good grub, and plenty of it." An American soldier has a daily ration of better quality, larger quantity and more variety than any other soldier on the fighting front. There are no "meatless" and "wheatless" days in the army—only the poor civilian

Fence Our Farms

WHY can't that be Champaign County's farm slogan? Pride alone ought to build that fence;—pride in your home, in your county, in your neighborhood; pride that "goes before a fall" or that will help prevent a fall in farm fertility. For shame!—that any farm in Champaign County should be without at least good border fences; that its fertility should be less than it was this year or the years before.

The landlord must see the necessity of fencing his farm. Think of land that is worth \$200 and \$300 an acre that doesn't have a fence that will stand up, and some of them don't have fences at all, so that if the tenant wants to put live stock on and has the money to pay for the live stock, or the banker is willing to loan that tenant money to buy live stock, the tenant couldn't keep the live stock on the farm. Some of the progressive landlords are willing to build silos and add to the equipment, because they know if they do, the farmer is going to put his corn into the silo, and when he gets it into the silo he is going to feed it to the live stock, and that is going to make more fertilizer for the farm.

How are your fences?—fence and fertilize NOW while farm profits permit.

FARM, FENCE, FIGHT.

who stays at home has to do without meat and wheat. Furthermore, twice a week, Sunday and Wednesday, the American soldier gets American pie. The many spies and poison-mongers of the Kaiser in this country will attempt to frighten thousands of American families whose boys are in France. Don't let your family give the slightest heed to the paid liars of the Prussian gang—tell your family to remember you are safe, unless they receive an official communication to the contrary from Washington.

Your work in France will be hard, but only hard enough to be healthful.

Another business principle holds that personal feelings must be subordinated to the good of the company. The sooner you learn this lesson, the better soldier you will be.

A stronger, better leader than Pershing would be hard to find. He resembles Kit Fox, energetic in appearance, and even more in action. He is always on the go. He has the fire and snap that American youths admire. The right qualities of leadership are that a man should be stern but not harsh, quick but not rash, keen but not cruel, proud but not haughty, firm but not prejudiced, clean but not prudish, capable but not hard, shrewd but not selfish, brave but not heedless, kind but not soft. Pershing has these qualities.

You have the biggest, hardest job ever given to a soldier to complete. But, if you are an American you would not want an easy job. The American boys at the front are glad they went to war. They have come to glory in the game. All through the letters they write back home runs a strain like this—"making a soldier of me made a man of me." One brave, splendid fellow, dying, voiced the feeling of the others when he sent a last message to his comrades and friends: "It was worth far more than the cost."

The future of the world is up to you. The safety of your home and loved ones depends on you. The faith of a hundred million people looks to you. The hope of Christendom looks to you. The strength of a man to defend his own surges to victory through you. And the light of a just God leads you on.

We have marching orders for you—orders straight from Pershing. He has spoken to you thus: "Hardship will be your lot, but trust in God will give you comfort; temptation will befall you, but the teachings of our Saviour will give you strength. Let your valor as a soldier and your conduct as a man be an inspiration to your comrades and an honor to your country." Then Pershing set his jaw, and made another remark, for you to heed, remember, and make good: "Germany can be beaten. Germany must be beaten, Germany WILL be beaten."

Follow these marching orders, and in years to come, when the peace of consecrated power that you have brought the world fills your own life with blessing and the hearts of your loved ones with a great joy and pride in the deeds you have wrought, you will be infinitely glad, through life and perhaps through eternity, because you were one of our boys—Over there with Pershing.—Extracts from E. J. Purinton in *The Independent*.

— SAVE —

Franklin created the wealth that feeds society today by inspiring a passion for thrift.

A Woman Adviser

THE Champaign County Home Improvement Association was formally organized at the Farm Bureau's office recently with the adoption of a constitution and by-laws and the election of officers. Mrs. H. M. Dunlap of Sa- was chosen president. Other officers are: Mrs. W. P. Jones of Champaign, first vice-president; Mrs. J. H. Singleton of Dewey, second vice-president; Mrs. F. H. Rankin of Urbana, secretary; Mrs. C. H. Oathout of Urbana, treasurer.

A director from each of the townships, with an extra one for both Champaign and Urbana, will be named.

The next step will be the selection of a county home adviser. An application has been made to the University for the names of eligible women. The officers of the association will review the list, which is on file at the University, and the board of directors will make a selection. The adviser will work in the households much as the Farm Bureau's adviser works among the farmers.

Modern methods of housekeeping will be taught and advice will be given on all matters affecting the home. Farmers throughout the county have shown much interest in the organization and have lent their efforts towards its formation. The association extended a vote of thanks to C. H. Oathout, county farm advisor; J. H. Singleton, Mrs. W. P. Jones and H. Watts, county superintendent of schools, for their assistance in the preliminary organization work.

There are now 500 members of the association, and each member is pledged to do all in her power to enroll other members. The directors will form community committees, composed of representatives of each of the women's organizations in the community. These will be expected to attend the quarterly meetings. Monthly meetings will be held by the association. The annual meeting will be held in March.

— SAVE —

Now Is the Time to Make Ready for Utilizing Garden Space in Fullest Measure for Increasing Food Supply.

The Illinois State Council of Defense, with a view of increasing the next year's food supply, is urging home gardeners to prepare now for raising a maximum of garden produce in 1918. It is a program in which the National Department of Agriculture is also active.

"Begin at once the preparation of your home garden," is the word from the State Council. "You can do this by supplying the soil with decaying vegetable material, stable manure and other fertilizers."

Dead leaves are suggested by the Department of Agriculture as valuable sources of humus and plant food; coal ashes, too.

Write the Department of Agriculture, Washington, D. C., for their free "Garden Instruction Pamphlet."

— SAVE —

Magazines to Our Boys

Read the message below and spread it—everywhere. It is straight from the war zone by Lieut. William O. Morgan, with American Expeditionary forces in France, to his mother at Lake Forest, Ill.:

"If you want to do something that will help a lot, tell everyone you know and everyone you don't know, to put a stamp on their magazines and put them in the mail box. If you could see how these men stand around for the magazines you would realize how many dollars' worth of pleasure a stamp can give.

"Try to get people to send the more expensive magazines. These men would read more good stuff if they could only get it. Such a book as 'The Man Without a Country' is devoured by them all. Most of them are young boys who enlisted last March and it is wonderful to talk to them, for they have such a fine spirit. They must have books and magazines to read, as it is absolutely essential for a soldier to have mental relaxation."

It costs so little to send magazines—just a one-cent stamp on the cover of each; no wrapping, no addressing. The thing is to remember to do it yourself and to remind others. And send the magazines while they are still fresh and clean.

— SAVE —

What You Can Do

Fight—if you can—and have no dependents who will become a burden to the nation.

If you cannot fight, help others to fight and win.

Encourage and vote for men in Congress who stand for sound and efficient conduct of the war; who think of America first—and of themselves, not at all.

Aid prosperity by working hard and spending wisely.

WOMAN'S GREAT RESPONSIBILITY

(Continued from Page 5)

stances, when a pinch comes, might mean the difference between his being able to pull through, or being cast upon the rocks of financial disaster.

There are thousands of women in America, bright, keen, and well-educated along academic lines, who—if they were given encouragement and knowledge of their details of the business through which their husbands are earning their livelihood—would prove of immense value, and become strong factors in the development of family finance. A woman cannot be of the fullest aid in this respect unless she has a clearly defined idea of the purpose he is striving to accomplish, and of the principles back of the organization with which he is connected.

The business sessions were held in the famous N. C. R. "School House," a large hall built especially for conventions and entertainment purposes. They were not confined solely to commercial subjects. Conservation of food and materials, in which Government is so keenly interested at the present time, was taken up in detail, and the women taught how they could "do their bit," their big and important bit, in advancing their personal and family rating, and at the same time serve the cause of humanity and the nation with the greatest effectiveness.

At the conclusion of the meeting Sales Manager Steffey said:

"The greatest convention in the history of the Company has come to a close. It was great because it represented a new idea. But it was greater because of the unanimous enthusiasm of the women who attended it.

The Old and the New

Burke said, "Waste is not aristocratic—but vulgar." It has taken many years, and the fear of great future suffering to make America realize it.

"I kin always tell if my mistress is a lady by lookin' in her garbage can," remarked a witty Irish servant girl. "Thim as belong to the ould families," she continued, "they have the cliverness and eddication to use the left-overs; never a crust of bread goes into the waste bucket. And you don't see a real lady shooin' her ould furniture out of the front door, and welcomin' the waggin from the store with a load of the newest style tables and chairs. But the woman who hadn't nothin' a while ago, she thinks it's the proper thing to throw money away like it was dead leaves—she thinks that's bein' aristocratic—and she don't know that

her waste and extravagance is hanging out an electric sign that she's ignorant and sinseless—both of which she's trying to make folks think she ain't."

The Irish girl was speaking of families who had money enough to keep a servant. She did not know that the really poor and those of limited means are often more wasteful than even the newly rich who are trying to make a show. Mistaken ideas have led them to believe that economy in household management and personal expense is a sign of poverty. They foolishly think that to be ladies and gentlemen they must seem to be careless of money.

The word thrift means to them something to be ashamed of; but to the established rich it means the wisest possible expenditure of income and time to provide the necessities and, after that, a careful distribution of whatever remains into channels where it will be of greatest service. "The old-fashioned bride who regarded a quilt as a good wedding present, now has a daughter who expects a battery of cut-glass or a chest of heavy silver when she gets married."

We would like to see every woman in Champaign County examine her viewpoint, her attitude toward the business of life, as if it were her neighbor's. Has she the common-sense idea of thrift?

Is her main idea that of saving in every department of her household? Does she believe that she is a most important factor in the success of her family, her community and country? If so, she has a firm grasp on the principle that goes hand in hand with success; and her viewpoint can be safely trusted by her family and community.

With her outlook clear, the next step must be toward system and order. She will see that economy must have an immediate objective, no matter how far-reaching her aim may be in the practice of it. She must have close at hand the right bank for the actual savings which are effected, and use that bank in a systematic and businesslike way.

This Institution believes in the women of Champaign County. From what they have done, it knows what they can do. It believes that their present important work will be successful if done in a businesslike way, and it offers them every aid in its power. The facilities of the First National of Champaign are at their constant command.

— SAVE —

Only the rarest natural gifts and the most exceptional training can save the sons of the rich from failure of the true ends of life.

Ponder This

GERMANY would be unconquerable if she were well fed. The allies cannot win if they are starved. Argentina has closed her resources to England and France. In the United States the winter wheat crop has fallen off seriously. The submarine campaign has shut off a considerable part of the allies' supplies. In short, the food question may soon be with the allies what it is with the central powers,—the all-absorbing issue, the issue of victory or defeat. In this situation the American farm becomes a battle-ground, the American farmer a soldier in the front rank. The most important stroke of strategy in the whole war may be the mobilization of our agricultural forces.

Waste should be considered treason in every home and every business. We have said the farmer may win or lose the war. It is as true that the housewife can help him win or lose it. In our lavish land of overflowing plenty we waste enough to live by and live well. Now our country and the cause we fight for calls us each to serve in his own way, man, woman and child, the soldier, the sailor, the business man, the worker, and not least, the housewife.

Put up the flag, not only on the housetops, but in the kitchen.

There is no longer a moment for doubt or hesitation. Let every man and woman and child, be they rich and powerful or poor and obscure, do with a will all that is in them to do for America and her cause.

We are not threatened by war. We have war. We are threatened by the consequences of a lost war.

It is time to wake up to the facts.

— SAVE —

Red Cross Work

"Interminable folds of gauze

For those whom we shall never see—

Remember when your fingers pause,

That every drop of blood to stain

This whiteness, falls for you and me,

Part of the price that keeps us free

To serve our own, that keeps us clean

From shame that other women know—

O, saviour we have never seen,

Forgive us that we are so slow!

God—if that blood should cry in vain,

And we have let our moment go!"

— SAVE —

Money is the only thing you save by saving.

Hold On To Your Shares!

If the siren voice of the tempter call,
And bid you squander your savings, all
In promised pleasures, it's only a "stall";

Hold on, Hold on!

It's striving and holding that wins the day,
It's patience and courage—the will to say,
When false gods lure: "I tell thee nay";

Hold on, Hold on!

Your shares are your armor, your buckler and
lance,

Life's battle at best is always a chance,

But panoplied thus, you're sure to advance;

Hold on, Hold on!

Don't loosen your grip, don't think you can
fail,

Let faith be to you a strong coat of mail,

And success in your venture is sure to prevail;

Hold on, Hold on!

— SAVE —

Habit Is the Most Powerful of Giants

And a Giant Makes a Good Servant—A
Dreadful Master

In every fairy story are good and bad fairies.
In every life are good and bad giants, named
Good Habit and Bad Habit.

The giant Bad Habit is formed by carelessness, self-indulgence, laziness and with no thought of anything but the present moment. It is no trouble to create the Monster of Bad Habits. He is ready at any moment to be your master. He puts the load on your back, the load that grows heavier every year—yes, every day—and then you have to carry it until your poor back breaks.

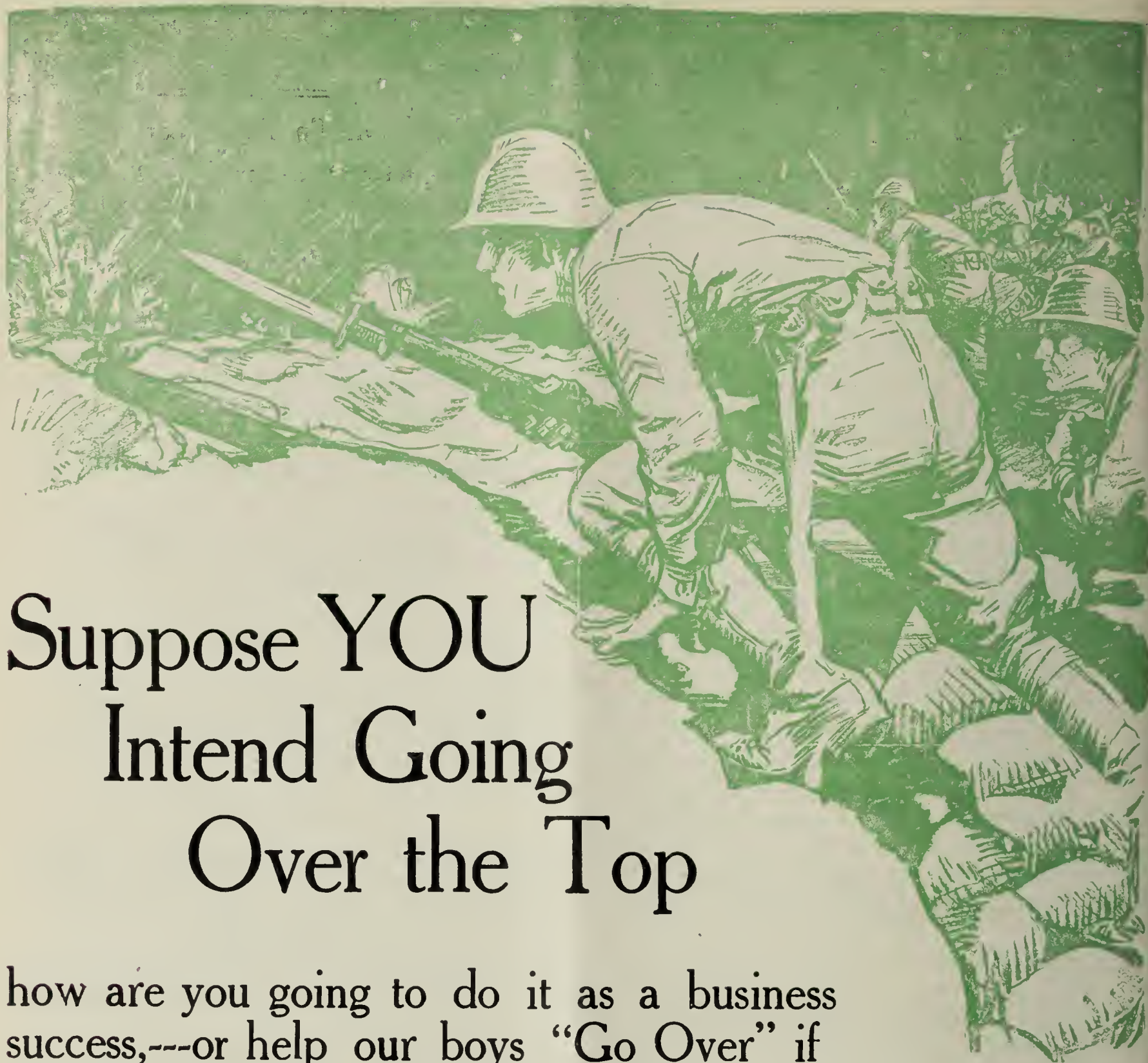
The giant Good Habit, once formed, is ready to be your servant. He will carry your load for you if you but let him. It takes years to build up this giant. The time to start is RIGHT NOW. He is made up of systematic living, self-control, regular hours wise economy and SYSTEMATIC SAVING, and a few other qualities.

Men, women and little children, create the giant Good Habit for your servant. Put the load on his back. He will carry it. If you are not the master of Habit you will have to become his slave.

Moral: Open a savings account today and get the Good Habit.

— SAVE —

Thrift is the best means of thriving.



Suppose YOU Intend Going Over the Top

how are you going to do it as a business success,---or help our boys "Go Over" if you don't save.

You must save money for every CENT you save adds to your possibilities and Uncle Sam's

For 5 years ending Dec. 31, 1905, Probate Court Records of New York County show that an average of 27,011 adults died each year. Of these 23,051, or 85.3 per cent, left no property at all; 1,171, or 4.3 per cent, left \$300 to \$1,000, and 1,428, or 5.3 per cent, left more than \$1,000 but less than \$5,000.

There are 3,127,000 widows in America over 65 years of age; 32 per cent of them lack the necessities of life and 90 per cent the comforts.

ARE YOU SAVING FOR YOURSELF OR FAMILY?

THE OLD
FIRST NATIONAL BANK OF CHAMPAIGN
(The Harris Bank)

WELCOMES YOU

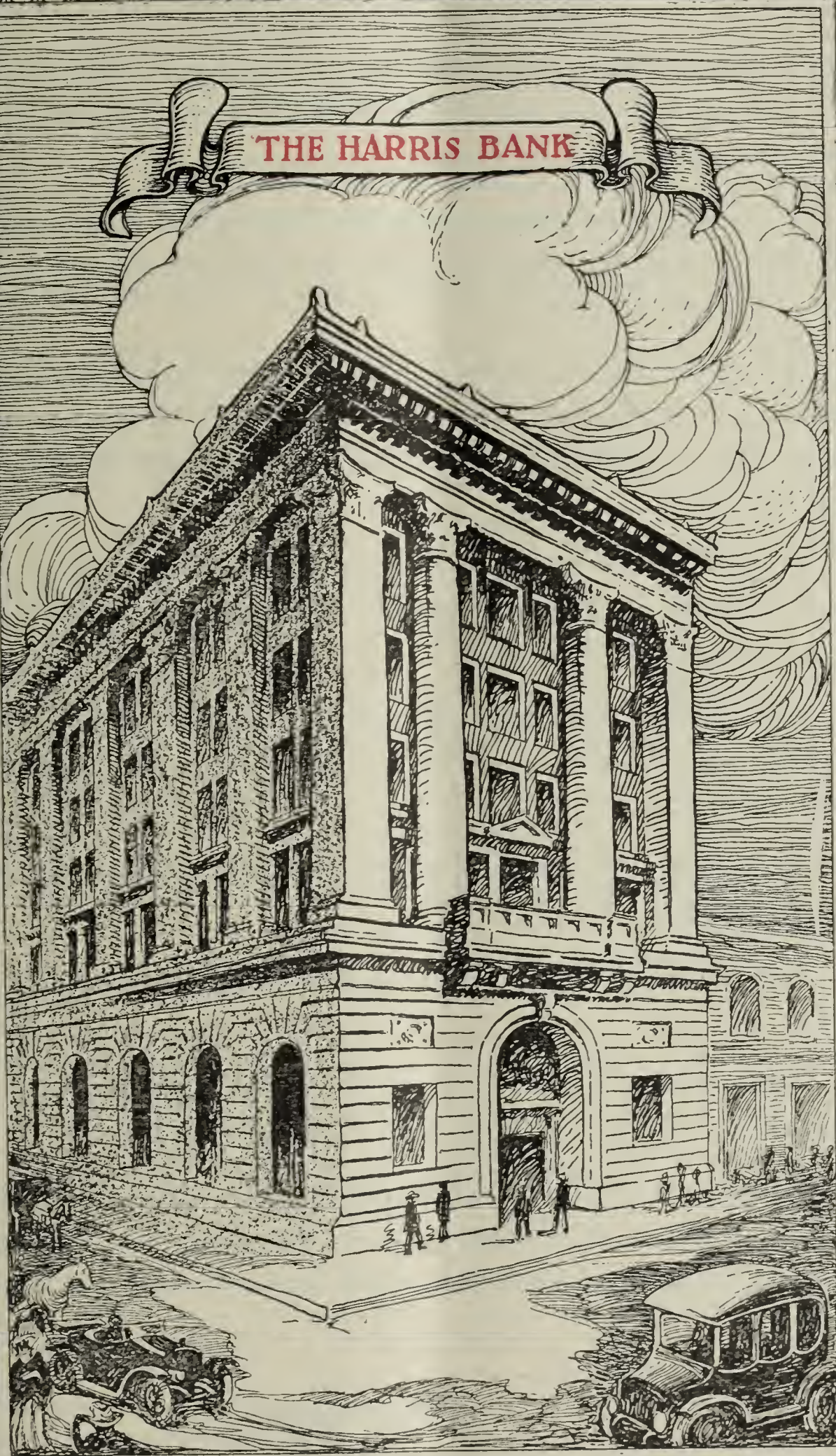
availability, notify First
National Bank, Cham-
paign, Ill., and return
postage will be sent.

PAID
10
Permit No. 20
Champaign, Ill.

5-
cop. 2
Safe

JUNE, 1918

HOME AND PROGRESS



Good
Citizenship

Good
Roads

Good
Schools

Sanitation

Community
Betterment

Town and
Country
Coöperation

Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

Equal to Their Task and Time

WE farmers, here in the marvelous Mississippi Valley are now well entered upon our 1918 crop work, from whence Liberty must Live and Famine be Fought.

We realize now that we are just behind the First Lines of "our boys": that we cultivate Holy ground, consecrated to the greatest task of all times.

We know that we have the trice-blessed task,---privilege of producing; of sending our sons; of putting our profits where,---when they return to us, they will have done such sacred service as dollars never did before.

In 1871, at the end of the Franco-Prussian War, Bismarck,---true to Prussian methods---demanded such ransom as he felt would make France Germany's slave.

The bankers and large moneyed men would not have taken that debt,---but Bismarck---the bully---did not know the soul of the French farmers.

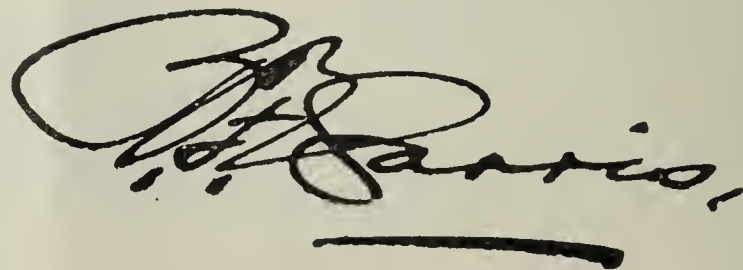
THEY delved to their last dollar and laid it upon the altar of their country.

France has never forgotten and her farmers dominate the Nation.

Whoever finances America in this War will rule, and deserves to rule America in the glorious days to come,

The Farmer and the Farm Dollar are Fighters and as a farmer from a race of farmers I know that corn-belt farmers,---equal to their task and their time,---will feed and fight and finance this War.

First National Bank
June 1st, 1918



HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)

"Where there is no vision the people perish"



VOL. III NO. 2

CHAMPAIGN, ILLINOIS

JUNE, 1918

What Illinois Has Done

AT the request of the Committee on Public Information, Governor Frank O. Lowden has made a report on the part Illinois has taken in the war—the men furnished, Liberty loan bonds purchased, and the like. His report was as follows:

"Replying to your inquiry in regard to war progress in the State of Illinois, the following is submitted:

"1. Number of volunteers for Regular Army: Acceptances to January 18, 1918, 26,114.

"2. Number of volunteers for Navy: Of the Illinois Naval Militia, 40 officers and 1,710 men entered the Federal naval service.

"3. Present enlisted strength of the National Guard, 2,600; militia reserve, 5,460; voluntary training units organized by the State Council of Defense, 10,220 (to be organized as depot brigades). There were drafted into the Federal service on August 5 from the National Guard 603 officers and 17,559 enlisted men, a total of 18,162. The strength of the National Guard organizations in the Federal service January 25, 1918, was 902 officers and 23,219 enlisted men, a total of 24,121.

"4. Subscription to the two Liberty loans: First, \$205,047,150; second, \$271,731,750. The women raised \$18,000,000 of the second loan.

"5. Red Cross contributions, June, 1917: Amount collected, \$5,061,266. Present membership of Red Cross in Illinois, 1,302,428.

"6. Selective-service law: Illinois' gross quota of the first draft was 79,094; enlistment credits of 27,304 left a net quota of 51,790. Of the 229,345 called by the local boards under the old regulations, 85,651 were accepted for service by the boards, at a cost per man accepted of \$4.13.

"7. Call of United States Shipping Board for United States shipyard volunteers of the public reserve service: Allotment for Illinois, 23,600; volunteers enrolled, 27,000. Illinois was the first state to complete its quota of volunteers for this service.

"When the war commenced it was not fully understood by our people how vitally and directly the war concerned us. There was,

therefore, at that time more or less of apathy. But as the war has gone on our people have come to realize more and more that in this war everything that we hold dear is at stake and that it must be won at any cost."

The report is dated March 13th and includes activities only to about March 1st.

CIVIL WAR FIGURES

During the Civil War the State of Illinois sent into the army 259,000 men, which was over fifteen per cent of her population. Indiana sent somewhat more than fourteen per cent of her population, amounting to over 197,000 men. Both states were agricultural, and these large quotas must have drained the farms enormously of labor, and yet "Indiana produced over 241,000,000 bushels of the five grains (corn, wheat, rye, barley, oats) in two years, 1864-65, as compared with 198,000,000 bushels in 1862-3," and the production in the latter two years was greater than in a similar period before the war.

The record of Illinois during that war is even more marked. In the two years 1864-65 this state produced 430,000,000 bushels of the five grains from fifteen and a half million acres, while in the previous two years the state farmed only 14,000,000 acres and produced 326,000,000 bushels of grain. Thus, as the war went on, both the acreage and the amount produced per acre increased. In fact, statistics show that during the five years following the Civil War the State of Illinois produced less corn and less wheat both in volume and per acre than she did during the five years of warfare.

There are those who tell us that we cannot again, during this war, produce so large a crop as we did this year. How about it, farmers of Illinois? Are you as good as your fathers and grandfathers when, proportionately, only one-tenth as many of us are fighting now as in 1861-65? Of course our soil is not so rich, and we have relatively more industries using men, but we have lots of machinery—the tractor, particularly. Let's go to it, and beat our record while we are beating the Kaiser!

Hard Roads Given to Us

IF it was within my power to secure for Illinois farmers and their families some of the things much needed for their welfare, and my choice should be limited to one thing, I would without hesitation choose 365-day roads,—hard roads.

For,—good roads will bring an endless chain of blessings and most of the other things that must come.

The farm was isolated; was a separate world till the automobile and decent roads began to appear.

With permanent roads will come social life and cooperation; better schools and churches, better attended; better and new marketing methods; farming will come into its own and the farmer and his family will become citizens of the state and nation instead of toilers, tied to a township.

And to think that Illinois, under Governor Lowden, has devised a plan that is making all the other states and the nation marvel, whereby we are to build at one stroke,—as soon as the war is over,—a system of 4,400 miles of road, going into every corner of the state, without a single cent of taxes on any soul in the state,—the whole thing to be paid for, principal and interest, solely by the license fees now being paid by automobile owners.

I say "we are to build",—because, all we have to do is just to vote next November that we approve this plan and the bond issue, and nobody but a Russian, who don't know enough to stand up for his rights, would fail to vote and fight to get such roads without tax.

The automobile owners are willing to give these roads to the State,—paid for in full,—if we vote YES.

—— SAVE ——

What Will You Do?

The soldier must pay in suffering and death for liberty for you.

What will you pay?

The soldier gives up all on earth except honor to purchase liberty for you and your country.

What will you give up?

Your loved ones and country and all on earth that is worth living for are at stake.

What are you willing to do to save them?

The murderer and the outrager are striking down your neighbor's family and starting for your loved ones. The soldier rushes in and offers his life to save them.

What are you willing to do to save them?



His Flag

It's just a Service Flag, but Oh!
How much it means to those who know
The sovereign pride, the thrill, the grit,
The stabbing pangs that paid for it.

It means a buoyant soul that's gone
Where shell and shrapnel crack the dawn;
Fine courage, leaving with a smile
The things that youth finds most worth while.

It means a mother-heart that pressed
A dear, dear head against her breast
That he might never see or know
The tears that washed the whispered:
"Go!"

It stands—that Service Flag—for youth
That's found new standards—Right and Truth;
It means to all, though king or clod,
A richer fellowship with God!

—— SAVE ——

T. R. Truly Says

"The German Government, for the last three years, has been using the United States as a base for war against the Allies; and, more than this, has in effect been waging war on us within our own boundaries, no less than on the high seas. Americans need to know these facts. They need to know that Germany has waged war upon us, against our property and against the lives of non-combatants, women and children, and this is a far more evil war than one that is waged openly.

Americans should understand also that most of the Pacifist movement has been directly instigated by German intrigues, and paid for by German money, and that the entire German Pacifist movement in this country, during the last three years, has been in the interest of German militarism against the rights of small nations, and against our own honor and vital national interests."

—— SAVE ——

Somebody is patterning after you. What kind of a copy are you setting him?

“What Doth It Profit A Man?”

GERMANY is working, by every scheme that ingenuity can devise and money can put into operation, to make American workingmen traitors to their country in this hour of need.

“What doth it profit a man if he sends his sons and brothers to the battlefields, and after he gets them there he betrays them to the enemy by stopping the industrial home work without which they can neither win nor escape?”

“The courses of nations—the lives of millions—are changed by very small events. Had the Monitor not been ready for the Merrimac exactly when she was, the Union fleet would have been rendered useless and the Civil War might have had a different ending. Had someone then succeeded in making serious trouble in a mine, a foundry or a shop—had someone then succeeded in delaying transportation while the Monitor was under construction, what would have become of the whole Union fleet of wooden ships which was blockading the Southern ports?”

“Germany wants us to be unready or confused when a similar crisis comes.

“Our whole nation is preparing for the turning point in this war which is to determine whether every man shall have a chance to work out his destiny, or whether he and his country are to become subject to the dictation of a Prussian group.

“If we are not fully ready when the test comes it will be easier for German armies and German ships, German submarines and German aircraft, to kill the men that go out from your community to protect you and your rights.

“Whoever, from any motive, delays work bearing directly or indirectly on the war will be an accessory to the murder of his fellow Americans.

“Every strike in the United States while this war is in progress is a blow in favor of Germany.

“What doth it profit a man to increase his wages or decrease his working hours, if by so doing he contributes to the victory of a nation that makes slaves of white men and scourges them as they work?”

“The condition of the blacks in America before the Civil War was far better than the condition of the whites in Belgium, who today are carried off like cattle, are overworked, underfed, beaten and, sick or well, must labor

incessantly, often under the fire of their own guns.

“What doth it profit a man to aid a monarch who in this manner has shamelessly re-established the slavery of white men? The workingman in America who obstructs the cutting of wood, the mining of fuel, the weaving of cloth, the turning of wheels in factories or on rails, while this war is in progress—he is helping the slave masters, the destroyers of civilization, the murderers of women and children.

“What doth it profit a man who has lived in a land of incomparable liberties, of advantages unparalleled in all the history of the world, to contribute by any act, however small, to the success of an autocracy to whom a common man is but a clod of earth?”

“The workingman who stands faithfully by his duties day by day, allowing no person and no thought to get between him and an honest performance of his work, is rendering the highest kind of patriotic service to his nation and to his family.

“What doth it profit a man to sell his manhood, his self-respect, perhaps his soul, for a little selfish gain in such an hour? When life's services are measured up at the end, those who have faithfully labored through the war shall be entitled to their credit as well as those who have led the charges in battle.

“What doth it profit a man who wants to improve the condition of laboring men if he gains a little, but in so doing prolongs the slavery of Belgian workingmen, who now cannot gain their freedom but by death or through the victory of the Allies?”

“Stand by your work for your honor and safety, for the safety and success of your fellow countrymen who go forth to fight, as well as for the sake of workingmen who are now in actual slavery beneath German slave-drivers.”

— SAVE —

Yesterday—Today

We accepted this war for a worthy object, and the war will end when that object is attained. Under God, I hope it will not end until that time!—Abraham Lincoln, June 16, 1865.

— SAVE —

Every man thinks he selected his wife, but in many cases she selected him, and did it, too, without his knowledge.

Liberty Bond Exchanges

IT was but a year ago that to those living in Champaign County, with but few exceptions, the sight of a bond of the United States Government would have been a novelty, in fact in all probability the owners of such bonds living in our County might be counted upon one's fingers. The condition today is very different, there being hardly a person of understanding age who has not had opportunity of seeing and further of purchasing the bonds of the United States and it is doubtless a fact that half of our people have become owners of these securities and are now in a new sense partners with Uncle Sam in a more real alliance than formerly. There have been three issues of what are known as Liberty Loan Bonds—each sold under different conditions. The first bonds were issued bearing 3½% with a provision that they could be converted into any higher rate bond issued during the war, within six months from date of the issue of such higher rate bond. These 3½% bonds are free from income tax and of course, as are all bonds of the United States, from local or State taxation.

When the second liberty loan was brought out the rate was advanced to 4% but as an offset the income from bonds owned by any one person in an amount larger than \$5,000.00 was made subject to surtax and excess profit tax. Under the term of the first loan those bonds could be exchanged for others carrying the higher rate and the Government gave in exchange when asked, 4% bonds called the First Liberty Loan Converted 4's. These Converted 4's have all the provision of the bonds of the Second Liberty Loan excepting that they mature in 1947 instead of 1942 and may be called for payment by the Government on or after 1932 instead of 1927. The interest also is payable on the 15th days of June and December while the Second Liberty Bond interest is payable on May 15 and November 15.

All of the types of bonds so far mentioned—3½%—1st Converted 4% and 2nd L. L. 4's can be exchanged after July 1, 1918, and before November 9, 1918 for 4½% bonds which will have the same provisions as to maturity-interest dates as the bonds exchanged. After being converted into the 4½% bonds no further exchange for any future issue is possible. In fact the 1st Converted 4% and 2nd L. L. 4% bonds must be exchanged for 4½% bonds before November 9, 1918, or the conversion privilege is lost. The 3½% bonds however, may be

exchanged for any issue brought out during the war. There exists some confusion in the minds of many of our people regarding the bond exchange and other matters. This will be largely overcome during the next few months through the exchanging of the bonds prior to the 3rd Liberty Loan, for those which cannot be exchanged. As it is now there are Liberty Loan bonds:

1st, 3½%; 1st Converted, 4%; 2nd, 4%; 3rd, 4½%.

The 1st Converted 4% can be changed for a 1st Converted 4½% bond, the second 4% for a second Converted 4½%.

The interest on these Converted 4½% bonds will begin at that rate with June 15th on the 1st Converted and with May 15th on the 2nd Converted.

— SAVE —

Enlarge Your Coal Bins Now

This Advice, Straight From the Federal Fuel Administration, is to Prevent Suffering Next Winter.

THE United States Fuel Administration is of the opinion that the greatest aid that can be rendered the fuel situation by the domestic coal consumer is to provide necessary storage space for all normal coal requirements. Most houses are equipped with coal bins erected as an afterthought, their capacity bearing little or no relation to the amount of coal consumed in furnace or range. A house requiring thirty tons of coal in the winter will have bin capacity for ten tons or even less. Each householder should buy as early as possible the largest quantity, under his requirements, that can be paid for and stored.

Rearrangement of cellars, the erection of outside bins, if necessary, the expansion of bin space by every possible device, should engage the attention of all consumers who want to aid the government in every way to do away with any possibility of local coal shortage next winter.

If the man who burns thirty tons and buys in ten ton lots can achieve a bin capacity of twenty tons, and get the coal stored this summer, he will contribute in an important way to the solution of coal difficulties.

The old slogan of "Save a Shovelful of Coal" may well be supplemented, in the face of the new and clearly defined regulations, with a new slogan: "Build a Bin."

“The Little Brother”



The above is the title given a work which so far is peculiar to Champaign County, Illinois. It differs from many of the boys movements in that there is apparently no organization, yet, there is a strikingly effective method of doing the work. The movement was started a year or two ago by the Big Brothers of the Elks in which they sent a large number of boys to the County Fair as a reward for having earned some money by their own efforts. The movement grew until it became so large that the Elks were willing to turn the matter over to the Champaign County Fair managers. Dr. W. F. Burres, Urbana, has charge of this work. Write him at once and he will send you an information circular and a card which each boy is to fill out.

When the boys return these cards which are all self addressed the names of the boys with the total earnings are published in the papers which go to the boys home. He is thus known as an honor boy. Then he is sent a ticket good for the entire fair. The tickets are generally distributed through the boys nearest bank. With the ticket goes printed information as to the program of what is in store for the boy at the fair; thus every boy in the county is given the same chance to earn his

admission. The cards begin to come in by Aug. 1st and continue until the 25th, an honor list being published daily. Last year two hundred boys earned \$3440. Only the totals are published and no rivalry is permitted, but instead, is a good healthy co-operation. One boy is as good as another, the boy from the most remote part of the county having an equal chance with his city brother who may be located close to the fair.

There is no membership fee, organization, or uniform, for the boy, but he is given an outing at the fair for the full week with the compliments of the Association as a reward for his industry, and an effort to earn money. The scheme has the approval of the County School Superintendent and many other officials and may be watched with a certain degree of interest. It is intended to give every boy a little benefit of the Agricultural fair rather than the custom of giving premiums, which, while stimulating one, may discourage a dozen others.

— SAVE —

REGULAR MONTHLY DEPOSITS
FOR FIVE YEARS

With 3% Interest

Compounded Half-Yearly

If You Deposit This Amount Each Month	You Will Have This Amount in Five Years
\$ 5.00	\$ 323.72
10.00	647.53
15.00	971.53
20.00	1,295.48
25.00	1,619.25
30.00	1,943.06
* * *	

— SAVE —

In 1860 Champaign County was largely prairie with a total population of 14,629, less than the present population claimed by the city of Champaign today.

Champaign County furnished 2,276 soldiers or 54 more than its entire quota, 15 per cent or nearly one man in seven out of its entire population. With its present population, with the same ratio, our country would furnish 7,775 men.

Are You Moving Up Or Slipping Back ?

When we come to sum up the advantages and disadvantages of America's taking part in the War, we shall find that the greatest benefit which has come to us is the habit of Thrift.

As long as we live we can't stand still. We are either moving forward or slipping back. We may think we are standing where we were, but unless we are stepping forward, improving in pocket, in pride and public standing, we are surely slipping back in one or more of these respects. We are indeed short-sighted if we don't take advantage of the conditions around us. Today's conditions are more important and serious than any which the American people have ever known. We are living while history is being written, at the rate of many pages a day. Maybe we used to think that all the big events and big men belonged to the past. That isn't true any longer. Things that are happening today are the biggest things the world has ever known, and we are living in the midst of it all.

How are we using these important times? Have we moved forward or slipped back? We can get along faster and further today than during the comparatively uneventful days which used to be. Also, it is more dangerous to stand still today than it ever was. The rewards of energy, push and progress are greater than ever before, and no man can move steadily forward without making Thrift a part of his daily life. Next to patriotism it is the one big duty resting on every man and woman who works and earns money.

When President Wilson said that "if this country can learn something about saving out of the War, it will be worth all the cost in money and resources," he put his finger on the great fact which people are bound to realize today,—that unless we can cut out our useless spending, unless every one of us can learn to save, we will be out-run both during and after the War by those countries which have already had this training. French wage-earners know how to save from the ground up. They have their little gardens and poultry yards, which help them keep down the cost of living. They have their family savings box, and when the savings reach a certain amount they are put into a strong bank. The bank account is added to week by week and month by month until it is big enough to make them feel confident of the future. The real wealth of France lies in the hands of the wage-earners of that nation. They are the backbone of their country.

How do successful savers save? What is their plan? If there were one general plan and every one knew it, saving would be easy; but there are many different plans of saving, suited to many different kinds of people. For instance, the man who is paid weekly probably finds it easier to save than the man who gets his pay-envelope the first of each month. The best saver is the man who is paid once a week, for he knows just where he stands, and can regularly put aside a part of his wages before he spends a penny. If he does this and pays cash for whatever he buys, he is on the road to prosperity. He is certainly more fortunate than the man who depends on credit to tide him over from the first of one month to the next.

In answering the question as to how successful savers save, a certain bank in a central state asked its depositors what plan they used in saving. This bank has forty thousand savings depositors who have more than eleven million dollars in savings on deposit in the institution. The plans of its savings depositors will be of interest to every one who wants to get ahead. Some of them follow:

1. "Fifteen years ago," says one depositor, "I took my nephew on his fifth birthday to deposit five silver dollars in the savings department of your bank. By encouragement, he added his pennies month by month to his nest-egg. As soon as it amounted to \$100, his father invested it in a share of stock. The dividends on this stock and his additional pennies were again saved for another share, and so on. Today this boy has an income of \$35.00 per month from his savings."

2. "I save," says another, "by not allowing any of my dollars to remain idle. On receiving my salary I figure approximately what my needs will be until next pay day, and the funds that are not going to be employed for living expenses, I put to work immediately to earn interest in a savings account. I have learned that idle dollars, like idle people, are apt to fall into bad company and be lost forever."

3. "I'm a single man, 28 years old," writes another depositor, "and during ten years, working for an average of \$55 monthly (never over \$85) I saved \$1,800. My mother taught me to save. My plan is to save just by **spending sensibly**. I'm no miser. I give to church and charity; make Christmas, wedding, birth-

ay and graduation presents; and pay life insurance. I'm no spendthrift, either,—waste no money on treats, tips, taxicabs or tomfooleries; have no charge accounts; pay as I go; drink no liquor; never gamble; save systematically, not spasmodically. This is my plan."

4. A woman writes: "During seven years of handling my husband's salary, I find I have one wonders with his pay. A certain amount was put aside weekly for rent, furniture, and 5 cents on each dollar was banked. I do all the housework myself, never throw anything away, and take care of what I have. I buy groceries in large quantities at bargain prices, and never buy by nickel's worth. I put up fruits, vegetables and relishes whenever possible. We have our home paid for, own an automobile, have endowment policies, and are happy and contented with the savings deposits increasing."

You Can Do It

You see it can be done. The main thing is to avoid hand-to-mouth living and unsystematic thrift, to look squarely at your conditions of living, decide between the necessary and unnecessary, adopt a regular plan of saving and follow it every day. The result will be a finer thing than any man knows unless he has tried it.

When are YOU going to open a SAVINGS ACCOUNT in the HARRIS BANK?

— SAVE —

Get Acquainted

It is a great mistake for a depositor of this bank to regard his banking home merely as a place in which to deposit money. The depositor should make it a point to become acquainted with the officers of the Harris bank as soon as possible after he has opened his account. Without a doubt, after all other matters are considered, the most important thing in making the bank's service of value to you is the character of the men who direct its affairs. Safety, breadth of service, all are dependent upon the experience of the men who shape the policy of the bank.

It matters but little whether your deposits are of large or small volume. Your business is as important to you as Rockefeller's is to him. If you carry a Savings Account you will sooner or later desire the advice of someone experienced in money matters, advice which will be dependable as a guide for the purchase of a home or investing your funds in some other way.

It is important that you handle your funds in the most efficient possible way. This bank believes that its success depends directly on the success of its depositors. The service which this progressive bank gives to the community and the individual comes back to the bank both as individual and community increase in financial strength.

Therefore, bear in mind that the safety of your savings and the interest you receive on them are not the only benefits which come with keeping your money in this bank. The officers of the First National Bank leave nothing undone that can further the prosperity of its customers. It rests only with our depositors to make their needs known to us.

If they can show clean savings records, they are sure to receive the fullest cooperation in realizing their financial ambitions.

— SAVE —

The Cheerful Home

MENTALLY, morally and physically your home will affect you for good or for evil. It is certain to do so, because of the subtle relationships that exist between a man and his surroundings.

If, for example, your home is so situated that little light or air is admitted into it, your chances of keeping in health and good spirits are bound to be greatly reduced.

Deprived of a proper share of light and air, your physical vitality will be lessened. As it lessens, you will find it harder and harder to be bright and cheerful.

For, far more than most people suspect, happiness is closely linked with feelings of physical well-being.

Besides which, mental moods are always in some degree affected directly by the character of the environment.

If the home lacks light, the home environment must needs be gloomy. The mind, reacting to this, will tend to be gloomy likewise.

If the occupants in the home have the inner glow of certainty of the future, a fire that is enkindled by very material facts—ownership of one's home, or a good, steadily growing savings account in the Harris Bank—what nervousness or gloom can pervade that home?

"SMASH THAT DAMNABLE HUN PROPAGANDA," DECLARED GENERAL PERSHING RECENTLY, "AND WE WILL SMASH THE GERMAN LINE."

Handy War Savers

TO help every patriotic man, woman and child to save for Uncle Sam we have just purchased some special pocket war banks. If you save every odd five or ten cent piece, and buy Thrift Stamps or put it in the bank where the bank can use it you are helping win the war. The face of this pocket bank reads:

**YOUR LIBERTY
and "OUR BOYS" LIVES AT STAKE.
EVERY CENT YOU SAVE
HELPS UNCLE SAM WIN.
SAVE "SLACKER" DIMES.**

A few of our small savers ask about closing their accounts and buying Thrift Stamps instead—because their account is so small.

Nothing is too small to be of importance and it is very important to YOU—(very much more than to us)—that you keep your Savings Account, no matter how small.

You want to **KEEP IN TOUCH** with your family, your friends, your church and your **BANK**, no matter if you don't get to see them often.

Perhaps you are buying War Thrift Stamps but even if you are, one of the best ways is to keep saving your money by regular deposits in your Savings Account until you get four dollars or more and then buy the \$5.00 War Certificates if you please—which pays you interest.

The Thrift Stamps don't earn interest, while you get interest on your money in the Savings Account.

The habit of saving and making regular deposits no matter how small, is one of the best things about a Savings Account.

— SAVE —

Martin Luther Said

Almost five hundred years ago that great German martyr and patriot said: "In former times it stood well with Germany; but now her people are fallen from virtue, and are become rude and proud and insolent. Germany is like a brave and gallant horse, highly fed, but without a good rider. Germany is a rich, powerful, and brave country, but she is in sore need of a good head and governor. I often reflect with sorrow how utterly Germany rejects all good counsel in this respect." Germany has grown worse since Luther's time and now has passed all limits of barbarism.

The Spirit of Our Army

HOW are our men acquitting themselves? Read what a French general recently said when he bestowed the War Cross on the 104th Massachusetts regiment and 117 individual soldiers:

"It showed the greatest audacity and a fine spirit of sacrifice. Subjected to very violent bombardments and attacks by larger German forces, it succeeded in checking the dangerous advance and took at the point of the bayonet in a most vigorous way prisoners and some demolished trenches from which it had fallen back at the first assault."

Read also the praise of individuals in the French citation:

Sergt. John B. Bourgeois—"With calmness, judgment, and bravery, on April 12, he held his post after the commander had been killed, and repulsed the enemy by organizing and leading a counter attack on the advanced trenches."

Private Edward F. Fitzgerald—"With calmness, courage, and spirit of sacrifice, on April 10, under a violent bombardment, he rescued a comrade buried by shell fire and stood to his task until mortally wounded."

Chief Musician Ralph N. Dawes—"With the finest qualities of courage, bravery, and devotedness, while commanding the regimental litter bearers April 10, 12, and 13, he was exposed constantly to enemy fire, running through the open terrain to first line trenches, seeking wounded. He served as litter bearer, replacing exhausted comrades, and encouraged the men to renewed efforts by his fine example. He remained at his post twenty-four hours after receiving an order of relief."

Second Lieutenant Allen J. Dexter—"With remarkable courage and complete devotedness to service, on April 12 and 13, exposed repeatedly to enemy fire, he continued to work twenty-four hours after being wounded with shrapnel and until he collapsed at his post."

The same spirit of devotion that shines in the example of these men, is the **spirit of the whole American Army**. It is the spirit which challenges us to **cooperation, with entire forgetfulness of self**.

— SAVE —

The money that you save and deposit in the Harris Bank is put into circulation by this institution in the soundest possible ways, and immediately begins to help Uncle Sam. It keeps times good and makes prosperity lasting.

Remember

The "Harris Bank" is YOUR bank—if there is any service it can render YOU, it wants YOU to mention it. "HOME AND PROGRESS" is working for the development of the homes and communities in Champaign County.

We want to enlighten and enlist ourselves and all like-minded folks in every line of PROGRESS.

The Big Bank Made Big by Small Depositors

THE FIRST NATIONAL BANK
(The Harris Bank)

B. F. Harris, President

N. M. Harris, Vice-Pres.

H. S. Capron, Cashier.

Note:—If YOU are not getting "HOME AND PROGRESS", and want it, drop us a line and we will put you on the mailing list, with our compliments.

— SAVE —

The Boys Make Good

"To supply help now and provide at once a dependable farm labor reserve of intelligent young men in the county. These young men will be needed seriously very soon at a time when no other farm help one-half so good may be had. As to salary, boys will expect only what they may earn in comparison with other farm laborers.

"There are 20,000 young men and boys—from 16 to 21—enrolled in the U. S. Boys' Working Reserve. They are chiefly high school boys, strong of body and keen of mind. Twenty-five hundred from Chicago High Schools are typical. They are the pick of the city's boys physically, mentally and morally, and since the first of the year they have been taking a course in farming, including practical work handling horses and farm machinery.

"All of these boys are in earnest. They do not expect an easy time—and don't want it. They know farm work is hard, that the hours are long. They don't consider they are 'doing you a favor' and just because they've studied a little farming they don't imagine they know a lot. **THEY WANT TO DO THEIR BIT.**

"Give the boys a chance. Get one now."

NOTE:—The president of this bank has four of these Chicago boys, three driving tractors and he is well pleased with them. Try one this year—next year you will have to.

A Dozen Jobs to Finish Up and Be Done With

1. Let's get a will made—and remember the community in making it.

2. Let's take out some life insurance so that the wife and children may be protected in case the breadwinner of the family should die—considering also whether it may not be well to have the insurance money paid, at least in part, in monthly installments.

3. If not now taking out life insurance, let's have a physical examination now and once a year hereafter—so that any disease may be detected and cured in the outset rather than allowed to run on until too late.

4. Let's take a short course at the agricultural college—something no farmer is too old to do.

5. Let's have a dentist put the teeth of the whole family in order and have a competent physician examine each child for eye, ear, nose and throat defects—because a great measure of rural ill health is due to neglect at these points.

6. Let's start a bank account—because it means safety, thrift, and a new sense of dignity.

7. Let's take out some fire insurance—because the average farmer is not able to rebuild a burned home without financially cramping himself for years, and insurance is just and equitable cooperation, whereas getting subscriptions from neighbors is not.

8. Let's provide enough raincoats, overshoes, overcoats, cloaks, and boots or leggings for every member of the family—because they cost less than doctor's bills and coffins.

9. Let's start now to make wood and water just as convenient as possible for the good wife—providing a woodhouse to keep fuel dry, and if we can't provide waterworks, then at least a nearby well with covered walkway to it.

10. Get some pure-bred poultry now, and resolve that every animal born on the farm henceforth shall have a pure-bred sire—because this increases pride and profits.

11. Build a good implement shed and provide sanitary and convenient privies—because absence of these advertises the farm-owner as careless of cash, health and civilization.

12. Let's make friends with any neighbors with whom we have been at outs—submitting to arbitration rather than a lawsuit any matters about which we can't agree.

Good Yarn

FIVE tons of wool were sheared in 1917 from the sheep on the Harris "Home Farm", where the annual Champaign County Farmers' Picnic is always held. All this wool was made into yarn for "our boys" by the Carron Spinning Co., Rochelle, Ogle Co., Illinois.

It is "all wool"—all from Illinois, from sheep to "our boys" direct. We have two testimonials to prove that it is good and where it is going.

EXECUTIVE MANSION

Springfield, Illinois

April 18, 1918.

My dear Mr. Harris:

I received your kind note yesterday and this morning the box of the most beautiful wool has arrived. I cannot tell you how I appreciate your sending it to me, and the fact that the wool was grown on your farm and was spun in Ogle County will make the knitting of it into warm socks and sweaters for our soldier boys an added pleasure.

With cordial remembrances to Mrs. Harris and yourself, believe me,

Sincerely yours,

FLORENCE PULLMAN LOWDEN.

Hon. B. F. Harris,
Champaign, Illinois.

SAGAMORE HILL

My dear Mr. Harris:

How kind you were to send me the splendid wool,—just as a supply which I got in Canada is giving out. I shall knit with renewed enthusiasm and grateful thoughts.

Sincerely yours,

EDITH KERMIT ROOSEVELT,

Apr. 22. (Mrs. Theodore Roosevelt).

— SAVE —

What is a Pacifist?

The Rev. James M. Gillis of the Paulist order, speaking in New York, gives this definition:

"Jesus Christ is the Prince of Peace; but Pontius Pilate was the Prince of Pacifists. He washed his hands, as they do, of the right and wrong of the whole matter. But while he was washing his hands with water he was drenching his soul with blood.

"And again. If my neighbor calls 'Help! Murder!' in the night, and I bury my head in the bedclothes and pretend I hear nothing, I'm a pacifist. And, incidentally, I'm a liar and sneaking coward."

Creed of The New Banker

I BELIEVE no man can be a good banker who is not first a good citizen—in all the term implies.

I believe good citizenship rests on ability and willingness to pull one's own weight—with capacity not only for sturdy self-help—but also due regard for the rights of others.

I believe that the more points at which we touch human nature and human interests—the more alive we become and the longer we stay so.

I believe we cannot prosper by applying yesterday's methods to today—that each man is in some measure master of his community's destiny—that good government is a matter of business, not politics—that to assist in all material, moral and spiritual upbuilding is the fundamental of enlightened selfishness.

I believe we need more men of every class who will appreciate this—who will stand for something beside themselves.

I believe in Efficiency, Service and Fraternity—in a close-knit community of Interests and Hopes—in a sane, broad-visioned Stand that shall make for the Banker-Farmer and the Banker-Everybody.—B. F. Harris.

— SAVE —

How Your Income Fools You

YOU know a lot of fellows, don't you, who are just as hard up, now that they're earning \$50 a week, as they were when they earned only \$25? And you've noticed haven't you, that no matter how much your income grows, it always seems too little for the things we want—that there never is quite enough?

We can remember when we earned \$10 a week, and, looking back on it now, it doesn't seem that we got any less out of life than we get today. We had plenty to eat, decent things to wear, quite as many friends, and a comfortable place to live in. We even managed to save a dollar now and then.

Back in those days we looked forward to our present rate of pay as wealth to be dreamed of. But, now that we've got it, it doesn't seem so much.

The point that we want to make is that what you earn has very little to do with what you possess.

If you do not learn to be thrifty and saving on \$10 a week, you will probably be poor at \$1000 a week. Getting rich is more a state of mind than a question of income.

— SAVE —

The better farmer you are the better farmers your sons will be.

"This War is My War"

What, send our boys to risk their lives,
While we sit back in selfish ease?
Ay! Heart and hand shall back them up,
To what last limit Fate decrees.
For this War is MY War,
And such the Hun shall find it.
The blow we strike in France shall have
The Nation's weight behind it.

Our boys will do their day's work well;
We know what staunch, true hearts they
bear,
And I, whose duty lies at home,
I'll do my share! I'll do my share!
For this toil is MY toil,
And such the Hun shall find it.
The blow we strike in France shall have
The Nation's toil behind it.

We'll forge the weapons, build the ships,
We'll speed the loom and drive the plow,
The Monstrous Thing must be wiped out,
And we propose to do it now.
And this job is MY job,
And such the Hun shall find it.
The blow we strike in France shall have
The Nation's force behind it.

Not lightly did we draw the sword;
We'll sheathe it not till Victory's won,
Columbia vows, before her God,
To do the righteous task begun.
And her vow is MY vow,
And such the Hun shall find it.
The blow we strike in France shall have
The Nation's vow behind it.

— SAVE —

The Good of Savings

You can not save a dollar without contributing that much to the world's capital.
You cannot add to the world's capital without helping to produce the things mankind need.
You can not do this without giving employment to labor.
You can not give employment to labor without benefiting the man who works and the merchant who has goods to sell.
You can not benefit these without at the same time helping yourself.

— SAVE —

It is the duty of all persons when affairs are the most prosperous then in especial to reflect within themselves in what way they are to endure adversity.

—Terence.

The Warsaw Slave Market

There appeared recently on the walls of Warsaw, Russia, the following proclamation:

"The German government suggests that mothers having children should send them to Germany to be brought up and educated. Mothers who are willing to make this arrangement will receive the sum of 150 marks for a boy and 100 marks for a girl. No other aid will be given."

The proclamation was signed by Governor General Von Beseler.

Germany is suffering a huge drainage in population. The death rate far exceeds the birth rate, the former having risen tremendously and the latter declined in alarming proportion. This explains the brutal bid to Polish motherhood for its children.

A boy is worth 50 marks more than a girl to Germany, because a boy can be made a soldier in time, while a girl can be only a mother. The cool commercialism of this discrimination in price stamps the plan for what it is—a shameless traffic in human flesh. Our only wonder is that a flat rate should be offered rather than one based on weight, physical condition and age.

Note the cruel lash of the final sentence: "No other aid will be given." In plain words, "If you will not sell your children, then you and they may starve to death."

This is Germany.

— SAVE —

Our General Foch

In the first drive of the Germans, when they started for England and the United States through Belgium, God helped a much smaller, poorly munitioned French army stop them at the river Marne. The French were all but overpowered yet their wonderful General Joffre ordered the French to advance and attack. To this order one of his generals, now in charge of all the Allied armies, General Foch replied:

"My right has been rolled up; my left has been driven back; my center has been smashed. I have ordered an advance from all directions."

That is the spirit, backed by a free people and righteousness that is sure to win, as it won at the Marne.

— SAVE —

There are certain things we must learn by hard knocks, and the sooner we learn them the better it will be for us.

Aviation or Ambulance?

THE following letter is from B. Hammond Tracy Jr., Harvard '20, who left college at the middle of his freshman year to join the American ambulance field service:

"Dear Mother and Father:

"Your letters came to me yesterday, and now I wish I had said nothing about aviation until nearer the end of my ambulance service. I am sorry you take aviation so hard, for the mortality is only 8 per cent more than that of the infantry. The whole argument amounts to this: I am first of all of military age and must take up some service, now that we are at war; am physically fit for aviation, while there are millions over and under age available for ambulanciers and camions. Do you wish me to be called an ambuscée, when I come home? And that is what they call us here, now that America is at war. The air life is a bit more dangerous, but death comes from a little bullet and is quick and clean. One is not blown into infinity by marmite or other high explosives which leave unbelievable holes in one's body. One fights man to man in the air.

"I must do some military duty and my six months' experience and my knowledge of French are of value to those whom I am trying to help. After all, if I am not to survive this war, what difference does it make how I go about it? No one wants to come home more than I do. No one is more fed up on this war than I am, but my wishes and your wishes are almost nothing. Our sorrow is like sunshine when you think of the sorrow caused by the death of 7,000,000 men who have died since August, 1914. One learns to feel that death is easy after watching these Frenchmen die.

"And are you, my mother and my father, going to refuse to sacrifice one son, when millions of others have done far more? Could you have followed me through some of the places I have been the last week you would have infinite confidence in my luck. Something more than the power of a piece of gold is guiding me through these bursting shells. J—— is going into aviation and his mother has no dear little sisters to take his place. Perhaps I am wrong to urge you to let me go on, but I have all the papers made out and take the medical examination soon. In America we are taught that one's country comes first, and am I now to throw over the legacy of the revolution? In France an aviator is considered worth 1,000 men. Can you imagine my being

worth 1,000 men? However, this is no time for joking. Only think of the millions who have lost more than I can ever be, of mothers who have lost several sons, as well as their husbands, and their daughters ruined by German officers, and of husbands fighting, never knowing the fate of their sons, wives, and daughters. God is watching me, and if anything should go wrong, sorrow a little and thank God that you could sacrifice one so dear to you in the cause of right. When you have decided, write to me at once. All my plans shall stop until I hear again. Let B—— read this letter. I do hope he will never be called to leave America for this God-forsaken country.

"I have little news to tell. This is reconquered territory and no one is living above the ground. Wheat fields are the only gardens, with patches of radishes and lettuce about. Weather is wonderful.

"Once more let me assure you that I realize how much I owe to you and dad, and will come home at permission—come home only to return, for I never could stay away from this war now until it ends. "HAMMOND."

— SAVE —

Worth More Later

YOU don't get value for the dollars you spend now. There never was a time, indeed, when you got less. The thing to do is to save every dollar and cent possible and then be able to buy far more with it when prices return to ordinary levels. Two or three years hence the dollar you now save will purchase probably a third more of food, of clothing, of house furnishings and other necessities and luxuries.

You cheat yourself every time you spend a dollar which by hook or crook could be laid aside. If you knew that you could later on buy, say, a house for \$7,000, you would hesitate to pay \$10,000 for it today.

Keep all the money you can until it becomes worth more. Begin by putting it into the savings bank, where it will earn interest. As it accumulates you can decide how you want to invest it, outside of Liberty Bonds. Don't take chances,—be satisfied with a fair rate of interest until you know you are safe at a higher rate. Mechanics and day workers are all banking all they can, for they well know that wages will not always remain as high as they are now, and that, when the demand for war supplies ends, the effect, aggravated by the return of a million or more able-bodied workers, will tend to bring lower wages and

all probability a slackening of business some time thereafter.

The person who can save money and does not is always a fool, but he or she is doubly foolish under existing conditions. Aside from patriotism, which ought to inspire us all to respond to the appeals to become thrifty, we now get less for our money than we ever did before and the prospects are that a day is coming when there will be a period of world-wide depression during which the saved dollar will prove your best friend.

—— SAVE ——

A Fable

A youth in the land of Good Times, having performed a service for an aged man, was given a new dollar with these words: "Go thou, my son, and deposit this dollar in the bank that it may work for thee when thou art old." Straightway the youth hastened toward the bank, but ere he had proceeded far, met a friend who thus addressed him: "Why in so much haste this hot day? Thou seemest athirst; let us drink." So they drank, and drank again and the dollar had become ninety cents. Quoth the youth, "The dollar is broken, I will even smoke," so he smoked and satisfied his hunger and behold, when he reached the bank the dollar was gone. "Verily," saith the youth, "A dollar once broken, speedily runneth away. I will search for the pieces." So next day he began at dawn and throughout the heat of the day and well past the setting of the sun, he searched the city over and over, but there were yet many pieces missing. At the break of day he again labored and as evening fell he found the last nickel under a heavy package, which he was obliged to move. "Lo!" said the youth as he rested, "it has required two entire days to recover the nickels scattered from one broken dollar. I will even deposit them in bank as the aged man advised, for I have found that it is more difficult to earn than to spend, and that saving prevents much misery."

—— SAVE ——

Thomas Edison says: "Great success is two per cent genius and ninety-eight per cent hard work." When asked if he did not consider genius a matter of inspiration, Edison replied: "No, genius is perspiration."

—— SAVE ——

If the candidate who runs for an office were to display half as much activity at home he would not need the office.

Death to The Hun

Forward through pain and rack,
Till he is beaten back—

Death to the Hun!

Though low our dead men lie,
Loud rings their charging cry,
As life and love leap by—

Death to the Hun!

Speak not of right to be,
Speak not of liberty,

Under the sun—

Till we can stand beside
France—Belgium crucified,
And fling the glad news wide—
"Dead is the Hun!"

Till we can answer back,
Who braved that brute attack,

"Father and son,

You have not bled in vain,
Fruitful your mortal pain,
Hopes for the race remain—

Dead is the Hun!"

(Air: "My Country, 'Tis of Thee.")

—— SAVE ——

Champaign County's \$5,000,000

CHAMPAIGN County folks have invested \$4,972,000 in the three Liberty Loans—about one million more than their minimum quota.

Of this total amount for the country just about one-fifth—one million dollars—was subscribed for by this bank of Home and Progress and its customers. In this third loan one thousand of our customers bought bonds through us,—and you can't blame us for being proud of this record when there are 45 other banks in the county.

The name of the First National of Champaign appeared in the official list recently issued by the Secretary of the Treasury of those banks in the United States who subscribed more than ten per cent of their total resources to the First Liberty Loan.

—— SAVE ——

The saving of money today has become the great obligation of the American people. They must not only save, but must see that their savings are so taken care of that they will do the greatest good to the country.

—— SAVE ——

Sign up with Uncle Sam today by opening a Savings Account in the Bank of "Home and Progress."

They Can't Steal

YOUR LIBERTY--- BUT THEY
CAN EASILY STEAL YOUR
LIBERTY BONDS

You should have had a Safety Deposit
Box long ago for your Insurance, Con-
tracts, Deeds and Valuable Papers

YOU MUST HAVE A BOX
NOW FOR THESE AND YOUR
LIBERTY BONDS

The cost of a Safety Box in our Great
Steel Vault is nominal. Call and see the
Harris Safety Deposit Vaults

**IN THE STRENGTH OF OUR
BANK AND SAFETY VAULTS
LIES YOUR SAFETY**

*"Your Money when You Want It;
Our Money When You Need It,"
---is the motto of*

The First National Bank
CHAMPAIGN, ILLINOIS

National Bank, Cham-
paign, Ill., and return
postage will be sent.

Permit No. 20
Champaign, Ill.

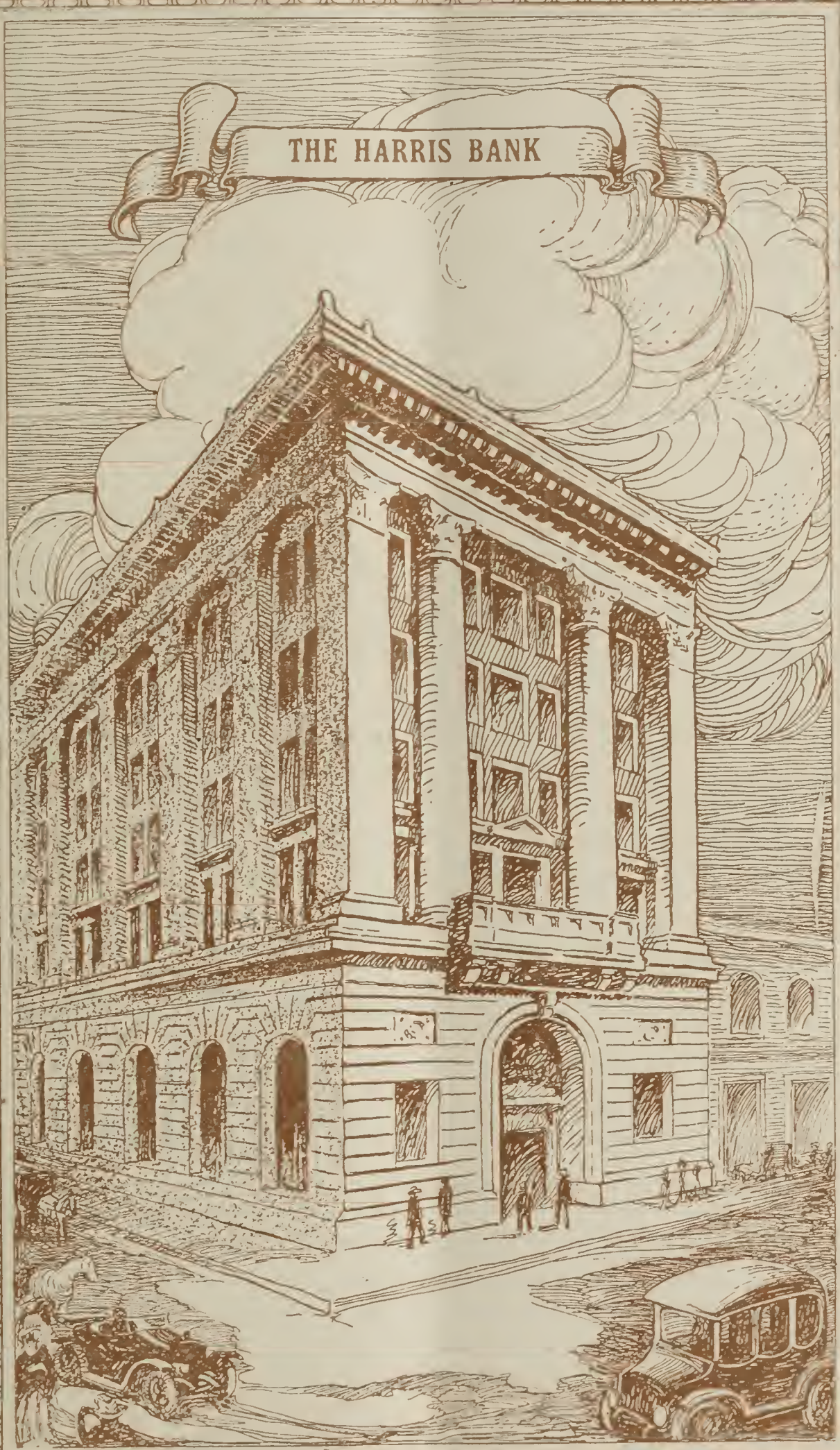
105 -

Safe

E FOR REFERENCE

SEPTEMBER, 1918

HOME AND PROGRESS



Good
Citizenship

Good
Roads

Good
Schools

Sanitation

Community
Betterment

Town and
Country
Co-operation

Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

DON'T "STOP, LOOK, NOR LISTEN"

THE world is just entering the fifth year of the war and we, who are to be the final determining factor, are just beginning to take our aggressive part.

"Our boys" are rendering a splendid account of themselves,—just as we knew they would,—and there can be no question as to the final outcome, for the right always wins; but,—the end and Berlin are yet far off beyond the deep valley of Death and Sacrifice and Suffering.

The President has said,—and every real patriot and free man the world 'round knows,—that he and his generation must win this war now and forever, and that that can only be accomplished and the final and conclusive peace of justice consummated by destroying Prussianism, root and branch.

That will take time and men and treasure beyond measure.

So,—while we are wonderfully heartened by the results of this second battle of the Marne, yet,—we know, as General Pershing has just said, that "The war is not won; to win it American business men must plan as big as they can think."

In August, 1863, Lincoln said:

"Peace does not seem so far distant as it did. I hope it will come soon and come to stay; and so come as to be worth keeping in all future time. It will then have proved that among free men there can be no successful appeal from the ballot to the bullet, and that they who take such appeal are sure to lose their case and pay the cost.

Still, let us not be over-sanguine of a speedy final triumph. Let us be quite sober. Let us diligently apply the means, never doubting that a just God, in His own good time, will give us the rightful result."

Meanwhile,—BEWARE and SHUN all German suggestions of a false peace.

Let us put our trust neither in rhetoric nor hypocrisy;—for by our own right arms our safety must be wrought.

Let us be honest with ourselves—let us look the truth in the face; let us remember what Germany, Austria and Turkey have actually done. Let us remember what Belgium, France, England, Russia:—what every people that has been touched by the withering blight of Germany's premeditated plans has suffered.

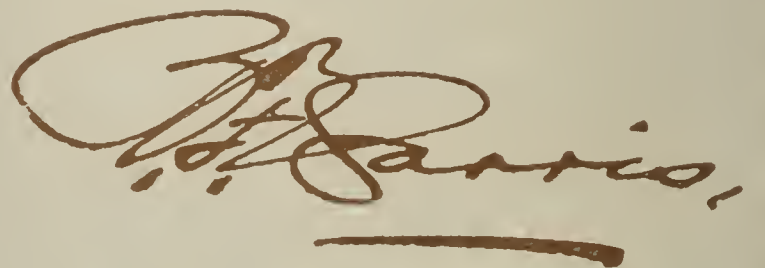
Germany's only gains have come through treachery, lies, deceit; through dark and devious ways from long before and during every instant of the war, and only a German god would fool or be fooled with such gains.

Be not deceived by Germany or any politicians or interests ANYWHERE who will talk of peace until Prussian power is crushed to a point where it will never again menace free men and institutions.

Even considering Germany's best and real interests, she, like the world, will fare better finally through peace by definite and decisive military defeat.

So, we will neither "stop, look nor listen" until that distant day when, far beyond the Rhine, the wild man of Europe lays down his sword. "Hold Fast."

First National Bank
Champaign, Sept. 2, 1918



HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)

"Where there is no vision the people perish"



SEVEN

OL. III NO. 3

CHAMPAIGN, ILLINOIS

SEPTEMBER, 1918

NOTE.—In these days of high costs and expense, and conservation of paper, we want to know if Home and Progress sufficiently interests and helps you to warrant us in the cost and effort of producing it. Requests for it grow until we are now printing 11,000 copies each issue;—the largest circulation in the county.

This bank's earnings are reduced by war for we haven't raised our old interest rate of 6 per cent; all our expense is increased, some of our deposits gone to war uses and hundred of thousands of our own funds loaned to the Government earn us less than usual.

In other words, we should not continue printing Home and Progress any more than any man or enterprise can be permitted today if not doing constructive or helpful service. We ask you to help us decide.—do YOU think Home and Progress worth while and would you like to have us continue it? Please write us promptly and frankly.

Illinois' Turning Point

WE AMERICANS are funny folks in some respects.

We gladly give our lives, our sons, our every treasure and effort for justice and freedom, and to maintain this great Republic of ours.

But,—when it comes to nominating and electing the men who are to run this great Republic; who are to make and administer the laws that should bring the justice and equality we give our lives for,—then, THEN, —thousands of us are SLACKERS.

You know that this is all too true, and you know that henceforth we should consider that a man who won't VOTE is no better than the man who won't FIGHT for his country and its welfare.

There are important elections this fall and we must send 100 per cent patriots and as nearly 100 per cent mentality as we can get to Federal as well as state service.

Preparation for problems after the war is not less serious than the present work-in-hand and our ablest men are none too able.

November fifth ought also to be a great day in Illinois,—the beginning of a new and better order of things. Aside from the election, three propositions absolutely divorced from partisanship and politics, but all of vital importance to every citizen of the state, will be submitted for our vote and it is our duty to vote on all three of these propositions. The legislature has no authority to act on these three questions unless we, the people, say we want these things provided for.

These three vital questions are:—

FIRST—Do we want a Constitutional Convention?

SECOND—Do we want a state-wide system of 4,800 miles of hard roads without a cent of tax?

THIRD—Do we want to require every bank in the state to be supervised that is not already supervised by the Federal or State Government?

Now, briefly, a few words in regard to each of these three propositions.

FIRST—WHY HAVE A CONSTITUTIONAL CONVENTION?

Almost fifty years ago,—before most of us were born and when this giant state of ours was an infant, with few problems and no realization of the great future in store for it,—this Illinois of ours adopted the constitution that we have long since outgrown and that is now stunting our growth and development.

There are a lot of things that we want to do and should do, that this antiquated constitution directly or indirectly prevents us from doing,—yet, almost every other state in the union has had one or several new constitutions since ours was adopted, and many states require a constitutional convention every ten or twelve years.

But Illinois hasn't aroused itself to that necessity and under its out of date constitution won't be able to catch up and lead as it should, especially in the great problems of the war and to grow out of the war,—UNLESS we all vote on November 5th that we want to have a constitutional convention prepare and submit its ideas for our approval.

Nothing is more important or non-political or non-partisan than the fundamental law or constitution, for it is the basis of our rights and liberties and it must be abreast of our time and needs.

If a majority of us vote for it, then the legislature will set a date and the people will select 102 men,—two from each senatorial district in the state,—to meet in convention. It will be a high honor and responsibility to be chosen for this convention, for it offers an opportunity to render Illinois the greatest possible patriotic service and great care is bound to be taken in getting our best men.

These 102 men will determine what changes and additions are needed in our constitution and when they have decided, the whole matter is again submitted to the vote of the people.

The most representative men in the state, of all political faiths, creeds and walks of life, realize that Illinois has come to the turning point in her great career and so the last legislature did all it could do when it gave us the chance to vote yes on November 5th.

If, as we emerge from this great and terrible world-war, we are prepared for the tremendous tasks and duties that will then confront us, there are enormous possibilities for service to ourselves, the nation, and to the free government for which we are fighting and gladly paying so great a price.

SECOND—DO WE WANT HARD ROADS FREE?

Illinois, under Governor Lowden, has devised a plan that is making all the other states and the nation marvel, whereby we are to build at one stroke,—as soon as the war is over,—a system of 4,800 miles of road, going into every corner of the state, without a single cent of taxes on any soul in the state,—the whole thing to be paid for, principal and interest, solely by the license fees now being paid by automobile owners.

I say "we are to build",—because all we have to do is just to vote next November that we approve this plan and the bond issue, and nobody but a Russian who don't know enough to stand up for his rights, would fail to vote and fight to get such roads without tax.

Good roads will bring an endless chain of blessings, particularly to us here in the country. They will add untold sums to the value of farms and farm life. It seems too good to be true that we will have these roads given to us all paid for under the present automobile license fee law, if we vote that the bonds be issued on that basis. Most of us would be glad to pay a good tax fee to get

such roads, if we had to. We have our choice.—either good roads as above without taxation or taxation without good roads.

THIRD—DO YOU WANT EVERY BANK SUPERVISED?

The legislature and most good banks and citizens believe that every concern that takes the people's money on deposit should be compelled to make plain who they are, what they are doing, and be under official examination. Accordingly, the legislature has passed such a law, just as it has passed the necessary law for the other two propositions, but none of these laws can actually become law unless first, a majority of all the people who vote at the election November 5th VOTE ON THESE QUESTIONS, and second, that a MAJORITY of those voting on them vote FOR them. If you fail to vote on these questions, you may thereby help defeat them.

The possibilities for the welfare of every man, woman and child in this state, through the adoption of these three propositions,—and especially of the first two,—is beyond computation.

Never in our generation have we had such a golden opportunity to do so great a service for ourselves and many generations to come.

I am going to vote YES,—will YOU?

A few days since, Governor Lowden, in urging the adoption of the Road bond issue, said:

"If we don't vote this bond issue this year, it will be at least fifteen or twenty years, as far as we can tell, before the people of the state will have another chance to authorize a systematic plan of improving our highways.

"Legislators are but human, like the rest of us. Most of you know that when a waterways measure or a good roads measure goes through the hands of the general assembly, it usually comes out ill balanced and badly framed. Most of our good roads bills have been mutilated,—so weighed down with roads which no one travels, but which go by the doors of some legislators' constituents — that you wouldn't recognize them as the original bills.

"But in this case, fortunately, a comprehensive system worked out by highway engineers went through with hardly any change, so that now the people have submitted to them the best plan of highway improvement ever submitted in any state.

"People will tell you this is no time to burden ourselves with bond issues. You know that every cent of these bonds, with the interest, will be paid out of the automobile license fees, but the average man in the state

doesn't. It is your business to tell him that not one cent will be added to his taxes."

NOW is our great opportunity to give ourselves the advantage of these three great, constructive propositions that we may not again have a chance to secure in a number of years. For this reason I say, "Illinois is at the turning Point" on November 5th when we may vote to put her in the lead, or vote,—or by failure to vote, permit her to fall far to the rear.

Be sure to VOTE and FIGHT for our welfare NOW, November 5th, and always. B. F. H.

— SAVE —

Red Cross Home Service

THE Champaign county chapter of the Red Cross is being urged by the bureau of civilian relief of the central division, Chicago, to employ a trained worker to take charge of the most important work of home service.

The necessity and importance of home service work is not generally known. Yet the American Red Cross is on record as saying that home service is the most important activity of all.

It is estimated that 2,000 men have gone to war from this county and many more will go. That means 2,000 families at the present moment in many instances, without counsel, companionship or financial support.

Home service is not the mere giving of money, although it includes financial help if that is necessary. It is doing such work as supplying accurate and prompt information about recent federal laws for the protection and well being of enlisted men and their families; helping dependent relatives to file proper application blanks to obtain benefits to which they are entitled under the law; corresponding through the division office with Washington to verify war department records of the soldiers; lifting anxiety from the family by obtaining reliable information about the present physical status of injured and sick soldiers; acting as a forwarding agency between the family and soldiers held prisoners; placing at the service of the soldier in camp the counsel of a trained Red Cross man who will in turn at the soldier's request avail the family of the service of the local home service section.

Other services undertaken are helping to maintain the health of the family during the absence of the soldier and supplying legal protection.

In general the service aims to adjust family

life to the highest degree of comfort and the least degree of anxiety to both soldier and family.

To do this work requires training. Untrained workers, however zealous, may do more harm than good.

Champaign county wants its soldiers and their families to have the best of service. Therefore the county executive committee need not fear to make any expenditure to bring this about. The highest type of a trained worker should be obtained and an application should be made at once, as it is understood there is a long waiting list and that it may be very hard to find the person qualified.

— SAVE —

Food for Thought

Where will you be at 65?

Statistics show that out of 100 average healthy men at the age of 25:

36 will be dead at 65

1 will be rich

4 will be wealthy

5 will be supporting themselves by work

54 will be dependent on friends, relatives or charity.

100

Now is the time to save so you will not be dependent in your old age. Join a home saving club or building and loan association and prepare for the rainy day.

— SAVE —

Hang To It

Under no circumstances should you ever think of closing your Savings Bank Account,—not even to buy war stamps. Buy stamps, bonds, help Red Cross, Y. M. C. A., K. C., Salvation Army, ALL,—but never give up your Savings Bank Account.

The new meaning of "PATRIOTISM" is the PRACTICE of THRIFT,—and a Savings Bank Account is the mother of Thrift and better things.

Since we went to war this bank has had a few savings accounts closed—the one's who ought not to—but we have 6 per cent more depositors than ever and 10 per cent more savings deposits.

Hang to your Savings Account through thick and thin and start one NOW. if you haven't one for it will prove one of your best friends.

"The Stuff That Was In Him"

Oyster Bay, July 17.—"Quentin's mother and I are very glad that he got to the front and had the chance to render some service to his country and to show the stuff there was in him before his fate befell him."

WHAT could be finer than such a statement as this issued by Theodore Roosevelt, when informed of the death of his son, Lieutenant Quentin Roosevelt, who fell within the German lines.

The following day, Col. Roosevelt carried out his engagement to address the New York Republican convention at Saratoga, but he did not ask for sympathy, only that those who have died shall not have died in vain.

He said:—

"Our young men have gone to the other side—very many of them to give up in their joyous prime all the glory and all the beauty of life for the prize of death in battle for a lofty ideal. Now while they are defending you, can't we, men and women at home, make up our minds to try to insist in public and private on a loftier idealism here at home? I am asking for an idealism which shall find expression beside the hearthstone and in the family, and in the councils of the state and nation. And I ask you to see that when those who have gone abroad to endure every species of hardship, to risk their lives, to give their lives—when those of them who live come home, that they shall come home to a nation which we, by our actions, have made a nation they can be proud to have fought for and to have died for."

When Captain Archie Roosevelt was severely wounded and was given the French war cross, his father cabled, "Tell Archie that cross is the proudest possession in the Roosevelt family." All his own honors are as nothing to this cross and his four fighting sons.

Quentin Roosevelt's supreme sacrifice is an unanswerable argument to the wiles of the enemy propagandist, the slur of the seeker after self-glory, and the querulous plaint of the pacifist.

It emphasizes with the most impressive lesson of all that this is not a war of classes, but a struggle for the safety of the common people and the progress of all mankind.

— SAVE —

Some men imagine that the Nickel they drop into the Collection Plate pays the premium on their Fire insurance from Sunday to Sunday.—Luke McLuke.

War Taxes by States

IN THE following tables will be found the 1916 and the vastly increased 1917 totals of war taxes paid to Uncle Sam to help win the war.

These figures also in a measure indicate the relative distribution of the industrial activities of war. The figures are:

	For 1916	For 1917	Per cent increase
Alabama -----	\$ 1,087,000	\$ 23,000,000	2,000
Arkansas -----	485,000	5,000,000	930
California -----	10,017,000	77,000,000	670
Colorado -----	2,847,000	25,000,000	770
Connecticut ----	7,922,000	78,000,000	870
Florida -----	632,000	4,000,000	530
Georgia -----	1,829,000	6,000,000	770
Hawaii -----	1,272,000	8,000,000	520
Illinois -----	26,000,000	275,000,000	950
Indiana -----	3,494,000	28,000,000	700
Iowa -----	1,807,000	14,000,000	680
Kansas -----	2,917,000	26,000,000	780
Kentucky -----	1,645,000	20,000,000	1,110
Louisiana -----	2,082,000	21,000,000	910
Maryland -----	3,348,000	75,000,000	2,140
Massachusetts --	20,000,000	166,000,000	730
Michigan -----	10,000,000	71,000,000	610
Minnesota -----	6,532,000	58,000,000	780
Missouri -----	7,112,000	60,000,000	740
Montana -----	1,074,000	7,000,000	640
Nebraska -----	1,047,000	11,000,000	950
New Hampshire	519,000	21,000,000	3,940
New Jersey ----	10,871,000	71,000,000	610
New Mexico ---	382,000	7,000,000	1,730
New York -----	128,000,000	689,000,000	530
North Carolina--	1,793,000	20,000,000	1,010
Ohio -----	20,000,000	230,000,000	1,050
Oklahoma -----	6,659,000	18,000,000	170
Oregon -----	819,000	10,000,000	1,110
Pennsylvania --	42,000,000	495,000,000	1,050
South Carolina--	579,000	7,000,000	1,100
Tennessee -----	1,380,000	14,000,000	900
Texas -----	5,392,000	24,000,000	340
Virginia -----	2,450,800	21,000,000	750
Washington ---	2,042,000	17,000,000	730
West Virginia--	1,920,000	45,000,000	2,250
Wisconsin -----	3,995,000	38,000,000	850

The four states, Illinois, New York, Pennsylvania and Massachusetts will have to pay six of the eight billions of dollars taxes that are to be paid next spring, and they will far exceed the 1917 taxes shown above. In the first two years of the war we are spending more than England spent in four years.

The north, the east and the middle west largely foot the bill, while the south gets off almost as free as its cotton.

Thrift—The Perfect Possession

HERE is but one Perfect Possession. Some of us have Wealth; others possess Genius, or Knowledge, or Accomplishment. Many of us enjoy Health and Love. But the one Perfect Possession is greater than any of these. It is the power behind accomplishment, the foundation of Wealth. The preserver of Love. It surrounds Genius with opportunity, sets Knowledge to work, and creates Health through right living. It is within the reach of all; is imperishable and unchanging. It is the corner stone of Character, the first letter in the alphabet of Virtue. It is the science of turning waste into profit; the art of making a living. It is the creator of Efficiency; the talent of applying good management to little things; the mint in which energy is coined into progress. It is the gateway to success; the credentials of good citizenship; the passport to prosperity. It plants a smile on the face of Childhood, a song in the heart of Youth, and glory in the silvery hair of Age. It tempers thought with tenderness, clothes action in good will, crowns labor with love, and broadens endeavor into helpful service. It is Thrift.—By Edgar W. Cooley.

— SAVE —

What Kultur Means

LOUIS TRACY, member of the British War Mission, widely known here as a novelist writes: "I have compiled a table of the worst forms of crime committed in Germany and England during the ten years 1897-1907:

	Germany.	Eng-land.
Murder	350	97
Incest	573	56
Rapes	9,381	216
Unnatural crimes	841	290
Malicious and felonious wound- ing	172,153	1,262
Malicious damage to pro- perty	25,759	358
Arson	610	278
Totals	209,667	2,557

People of America, you fathers and mothers, wives, sisters, and sweethearts of the men you have sent to France, study this table. Kultur should be known by its results, and if benighted England can show such a case against enlightened Germany, is it not worth four years, or, if need be, forty years of war to keep your country and ours clear of the

virus of kultur? The answer is being given today wherever the Hun stands up against our soldiers. It is being dinned into his ears by high explosives and driven into his carcass by keen bayonets. When he heeds we will quit and not until he does heed—on his knees.

— SAVE —

Woman's Part Heroic

IN ENGLAND, women do 60-70 per cent of all the machine work on shells, fuses, and trench warfare supplies, and have contributed 1,450 trained mechanics to the royal flying corps. In one way or another, about 5,000,000 British women are working for their country in her need, many of whom never worked in their lives before.

In October, 1917, about 2,000,000 men and about 700,000 women were engaged in munition work proper. In July 1917, the number of women employed in government work of all kinds stood at 1,065,000. According to the Board of Trade Labor Gazette of Nov. 16, 1917, the number had risen to 1,302,000 before the latter date.

The British casualties have been as follows:

August, 1914, to the end of 1915.....	550,000
In the year 1916.....	650,000
In the year 1917.....	800,000
In six months of the present year (es- timated) -	500,000

Total -2,500,000

Of these at least one-fifth must be counted among the dead. So half a million gallant men of the British empire are lying in their graves all over the world or hidden forever in the terrible and mysterious depths of the sea, while more than another half million are so maimed and broken that they can never again be counted as useful citizens of a world wherein a man must work if he would eat and therefore live.

— SAVE —

Here's To The Boys

Those who are leaving the desks, the benches and the machines to take up arms. May they all come back stronger and full of the vital forces of life. May they all come back to enjoy the fruits of civilization. But while they are gone let us remember them and let us do the little we can to make their lives more pleasant. Let us carry a parcel of comfort to the camp and trench. Let us resolve to remember the Boys.

"Four Years of War and More: Why"

WE believe in constructive criticism and we believe also in facing the facts and the truth. Under the above title, "Four Years of War and More; and Why," Col. George Harvey of the North American Review discusses that question, saying among other things:

"If with Lincoln we fervently pray for the speedy passing of the scourge, with him, too, we as unhesitatingly hold that if it be God's will that it be prolonged until every tear of outraged womanhood and every drop of innocent blood shed in the rape of Belgium and Serbia and France shall be paid for with a Hunnish life, His judgments are just and righteous."

"But here, above all, is the lesson of this prolongation of the war: that the blame for it rests and must always rest upon us for our unreadiness, our hesitancy, and our pacifism. Had we been in a rational and prudent state of preparedness, such as men with vision had long been urging, and instantly upon the rape of Belgium had we done our duty to our neighbor as we now see it; or had we instantly, after the Lusitania infamy, avenged our honor as we now purpose to do—does anyone suppose that the war would have lasted until now? Or if, coincidentally with that magnificent drive of our soldiers and our Allies on the Marne, we had had our long-promised thousands of airplanes to sweep like a destroying hurricane over the German lines and their communications and far into the heart of Germany itself, does anyone doubt that there would be a promise of much more speedy ending of the war than any for which we now can hope?"

"Four years of war; and how much more God only knows. The bloodguiltiness of it rests in awful measure upon us, for our stubborn unwillingness to prepare for it, for our neglect of moral obligations, for our crass persistency in dreaming of being too proud to fight, in thinking that we had no interest in the causes and motives of the war, in pretending that we had no quarrel with the Hunnish nation, in hoping for peace without victory, and in laying to our souls the flattering unction that the war was three thousand miles away. These are the reasons why the war is so prolonged, and why after nearly a year and a half in it ourselves the end still seems so wearily far away."

"It is a fearful lesson that we are learning, at a fearful cost; perhaps yet to be prolonged for years. But the part of a man, of a nation, is to learn it at whatever cost; and let him who in smug stupidity or smirking smartness

would try even now to ignore it and to meddle with the learning and the application to which the nation is at last coming—let him be ground between the upper and nether millstones of contempt and wrath."

It is to be noted that now we are planning the four-million-men army that Gen. Leonard Wood, four months before we declared war, told the Congressional Committee we should organize forthwith. At that time he also outlined the reorganization of the war department along the lines we are slowly coming to. Why have we not used Gen. Wood at this great crisis?

— SAVE —

What To Do With It.

EVERY Champaign county farmer ought to be making more money from his farm these war times than ever before in his life. After he has taken his share of Liberty Bonds and the various war relief funds, the next thing for him to do is to spend what is necessary to build up his farm fertility and equipment—making it more productive and livable—because it is the best investment he can make. After he has done that, then pay off the mortgage, if there is one, and put the rest in Liberty Bonds. Of course he should have a regular checking or at least his reserve cash account here with us in the old First National—the Harris bank—that is owned and run by farmers.

— SAVE —

The Business Farmer's Calendar: Five Things To Do

1. Unless you are sure you have all you can manage, better get one, two or three more good brood sows. There's money in hogs right-ly managed, and the wise farmer will plan to get some of it.

2. When other work is not pressing, rake leaves and straw and put them in stables, barnyard, or on the fields. They contain valuable plant food.

3. Better get prices on lime stone and ground rock phosphate and plan with your neighbors to buy in carlots. Doing so may save quite a tidy sum.

4. Unless you have one already, now is a good time to build an inexpensive implement shed. Machinery costs too much to be allowed to rust and rot.

5. If you have any tenants, plan to make them your business partners next year. Mutual fair dealing between landlord and tenant is best for both and the land as well.

— SAVE —

Two success mottoes: Do. Do without.

Beware Worthless Stock Ventures

THE Chicago Liberty Loan management has sent out the following warning to liberty bond owners:

Worthless securities are being offered in exchange for Liberty Bonds by questionable companies whose activities have reached such point as to receive particular attention from the Liberty Loan organizations and Federal Reserve banks. The efforts of certain stock salesmen and promoters to float issues of stock by taking in exchange Liberty Bonds may result disastrously for Liberty Bond holders whose financial knowledge is not sufficient to protect them from fallacious arguments of salesmen who advocate the promotion of new companies to "stimulate production."

The practice of exchanging stocks for Liberty Bonds is specifically disapproved by the Treasury Department, both because of the danger to the small bondholder and the conversion of Liberty Bonds into a paper currency. The Treasury Department is compelled to characterize any continuance of it as an act unfriendly to the Government.

According to Richard Morse, who speaks for the Investment Bankers Association, between \$250,000,000 and \$500,000,000 of fraudulent securities, put forth without the approval of the Capital Issues Committee and not recognized by reputable bankers, have been printed and disposed of within a year, and most of them have been exchanges for Liberty Bonds, which have subsequently been sold in the market. The securities traded for the bonds are in many cases absolutely worthless, having nothing behind them except the rascality of promoters who set out to rob unsophisticated investors.

— SAVE —

The American's Creed

I believe in the United States of America as a Government of the people, by the people, for the people; whose just powers are derived from the consent of the governed, a democracy in a republic; a sovereign Nation of many sovereign States; a perfect Union, one and inseparable; established upon those principles of freedom, equality, justice and humanity for which American Patriots sacrificed their lives and fortunes.

I therefore, believe it is my duty to my Country to love it, to support its Constitution, to obey its laws, to respect its flag, and to defend it against all enemies.

— SAVE —

The secret of thrift is forethought.

A FIELD OF WHEAT
on every Champaign County Farm
in 1919
Look up SEED Now.

THIS is the circular notice that our County Food Production and Conservation Committee is sending out.

Champaign County has not done its duty in wheat acreage and the county is asked to put in not less than 92,337 acres and 153,896 acres if possible. The nation must have a wheat reserve—that's argument enough and we want a "Liberty Wheat Harvest for 1919," which shall supply the army and the allies and this country with all the wheat needed. The authorities ask us to grow at least 20 acres of wheat to every 80 acres of corn. Congress guarantees us a price well above \$2 at the nearest railroad station.

We should live on substitutes in our bread if we can't raise here what we need for bread and our share of what the other folks need— isn't that so. Drill it in the corn September 20th. Some spring wheat here did 40 bushels. Do your part—don't let it be said you have no wheat on your farm.

— SAVE —

The Fourth Liberty Loan

SEPTEMBER 28th the three weeks drive starts for the fourth Liberty Loan of six billion dollars at $4\frac{1}{4}$ per cent interest.

You must begin to get ready now and, as ever, it is a part of our patriotic duty and service to help you in any way we can to do your full share in this loan.

The district immediately tributary to Chicago (the seventh district of the twelve) will probably be asked to buy \$840,000,000 of these bonds.

We farmers in particular are getting great returns from our crops,—double prices. Just think, if we only put the bushel price increase—the war profit, into Liberty bonds, how many more we would have than some of us now have.

It's a great service and a great investment, and we must get ready now to quickly put Champaign county "over the top," just as we have in the other three loans.

— SAVE —

One must practise the teachings of the Sermon on the Mount in his own community before he can qualify as a neighbor to the world.

Who Pays the Piper?

SO FAR, the burden of direct federal taxation is falling mainly on the rich. When the exemption was lowered to \$1,000 for single persons and \$2,000 for married couples, more than 95 million people in this country paid no direct war taxes in 1918 on individual incomes, only five in a 100.

Only one American farmer in every 400 paid any federal income taxes in 1917, but federal war taxes caught one out of every five brokers, one out of every four insurance agents, and nearly two out of every three technical engineers.

The Rich Man's Burden

The rich are paying war taxes; no doubt about that! And it is greatly to their honor that they are not whining about it.

The only people we've heard growling about being taxed to death by the government are people who are not paying any federal taxes on incomes or excess profits. And mind you, the people who have so far escaped such taxes are 95 in every 100 people you meet in the run of the day.

According to the old saying, it's the hit dog that yelps, but when it comes to taxes it is the dog that isn't hit that does the most yelping. It is the wicked that flee when no man pursueth, is the way the Book has it.

On the other hand, the war taxes of thirty of our richest men in America ranged from \$4,500 to \$105,000 a day, according to the Financial World. Two-thirds of the net taxable incomes of these 30 rich people goes to the government for war purposes. James B. Duke's war taxes, for instance, were nearly 5 million dollars and John D. Rockefeller's nearly 40 millions.

The stamp taxes of one tobacco concern in North Carolina are now more than \$100,000 a day on just one of its products. The American Steel Corporation is paying \$700,000 a day.

Almost exactly a fourth of the war taxes in 1918 were paid by the Wall street and Pittsburgh revenue districts.

Almost exactly half of the 3 billion 672 million dollars of war taxes in 1918, arose from taxes on excess profits alone. A full half of our war taxes in 1918 were paid by the owners of big business, and the 1919 tax will take as much as four-fifths of their excess profits.

The Poor Man's Burden

Aside from increased postage rates, and freight, express, telegraph, and telephone taxes which amounted to less than \$215,000,000 all told in 1918, almost every dollar of our direct taxes was levied on wealth and luxury.

The fact is, the average man is paying no direct war taxes these days except for stamps on his mail and express matter, on telegraph and telephone bills, on notes, mortgages and similar other business papers, on railroad tickets, and freight bills.

He pays a larger share, of course, if he willfully indulges in luxuries like intoxicating liquors, tobacco, soft drinks, Pullman cars, automobiles, picture shows, theatres, etc.

Ninety-five persons in a hundred make no direct tax contribution to the war and only help directly when they buy Liberty bonds or stamps or give to Red Cross, etc.

— SAVE —

Seven Stars

THERE are seven stars on the Harris Bank service flag,—seven good men and true having gone into the army service of our country. Those of us left, men and women, and the women who have mostly taken the places of the boys who have gone, are doing all we can for the cause.

A very considerable portion of the bank's service is the immense amount of detail in connection with our Liberty Loan work, for, upwards of a fourth of all the Liberty bonds placed in this county are handled through this bank.

The latest of our boys to go into the service is 18 year volunteer, H. H. Harris II, son of the president and great-grandson of the founder of this bank.

— SAVE —

The Bank Depositor

Are you one?

If so, you have made a good beginning, whether the amount accumulated is large or small. Many bank accounts now of respectable size were small at first, but they grew.

A bank account, though, needs attention if it is to gain in size. It must be added to, if only a little, and the better plan is to make these additions regularly—once a week or once a month, and oftener if possible. In this way you get the bank habit, and while some other habits are a tax upon your purse, this one is not. On the contrary, it works the other way. The more you are guided by the banking habit, the more money you will have.

Get the banking habit, if you haven't it already.

— SAVE —

Some follow victory with dissipation; some follow victory with more earnest work. 'Tis the last who go on having more victories.

“Do-s and Don’t-s”

1. Manage your household or personal affairs in a business-like way—pay cash and do not run bills.
2. Save a fixed sum every month and as much more as circumstances will permit. You are cordially invited to open your Savings Account at this Bank, where your savings will be kept safely and will be earning an interest income for you.
3. Memorize this rule and use it to measure all purchases: “Never spend money for anything which does not add to physical health, or mental health, or moral health.”
4. Do your own buying and marketing, you alone know what should be bought to do your family the most good.
5. Have simple meals, of good pure food, well cooked and served, remember there is no economy in inferior quality, but that a reduction in quantity is often necessary for health.
6. Don’t indulge in foods and drinks between meals. Amusement at the expense of one’s health is expensive indeed.
7. Buy only simple, well made furnishings and furniture. They cost less to clean and last longer.
8. Do not buy an article for which you have no definite use. Once you are past the “bargain table” the desire for possession leaves you.
9. Don’t buy “faddy” clothes to be soon discarded, think of price and wearing qualities as well as of style.
10. Run your expenditures on a strict budget plan, devised and revised until it fits your individual family needs.

— SAVE —

Yes, Do Too Much

THERE is a strange fact about business that I have noticed many times.

It may be expressed in this apparently senseless phrase:

A little too much is just enough.

A young man came to me yesterday to tell me his boss had been fired.

I was sorry for the boss; glad for the young man; and glad for myself. It proved me, for once, a good prophet.

For the same young man had met me three months ago and complained of his lot. His boss was loafing on the job, he said, leaving all the work of the department to him. “He gets the money, and I do the work,” the young man exclaimed. “What shall I do?”

I told him to do more work.

“But I’m doing so much already” he cried.

“I know it,” I said. “Do more. Do so much more that everybody in the office will notice it. Then see what happens.”

Well, it happened. The boss is fired; and he has the boss’s job.

I read a great deal of biography: it is my favorite kind of reading. And nothing impresses me so much as to see how hard the great men of the world have worked.

Almost without exception, they have done more work than they needed to do: more work than the average man would have been willing to do; more than enough.

Posterity seldom does know the names of the men who are careful not to work too hard.

Bishop Butler worked twenty years on his “Analogy,” and then wanted to burn it because he thought it not good enough.

George Eliot read more than a thousand volumes before she began to write “Daniel Deronda.”

Patient, continuous, ceaseless work. What the ordinary writer would have called too much the extraordinary writer thought hardly enough.

There is a verse in that great text-book on modern business, the Bible, which sums it all up:

“And whosoever shall compel thee to go a mile, go with him twain.”

Whosoever hires you to work eight hours, take advantage of him by working a little more; whosoever compels you to do a certain task, do more than you contract to do.

It’s the second mile that counts. All biography is a record of that truth; all business experience attests it.

The work that no man compels you to do is the work for which the world pays most.

A little too much is just enough.—Bruce Barton.

— SAVE —

Protection

I N OUR experience we find that all too many of our people, and farmers in particular, carry little or inadequate fire insurance. The high cost of building now brings in a new phase for today it would cost twice as much to rebuild many frame houses and barns as they cost five or ten years ago. It is very important therefore that you insure all your property and that you increase the amount of insurance you now carry to meet the present cost you would have to meet in case of fire. Increase your bank and savings account in the same way to be prepared for the many unexpected emergencies that are doubled by war conditions.

The Pathos of Distance

IN ENGLAND and France I have seen things which I wish could be burned into the conscience of every business man in the United States. I have seen factories in ruins, office buildings blown to bits, commercial districts, miles in extent, lying deserted and silent, grass growing in the streets like places of the dead—everything that years, perhaps hundred of years of patient industry had built up and passed on as a heritage from father to son—all vanished.

We in America have known nothing like this. We can know nothing like it. Thanks to our Allies, these experiences will be kept from us. That factory of yours in New England, that mine of your neighbor's in Michigan, that farm I own in Iowa—they are being protected today by the untold sacrifice of the soldiers, the business men, the women of England and France.

Why then should we complain? Why should we protest that our business is ruined? Why should we bewail lessened profits, cavil at high prices, inconveniences, hard conditions? Why should we rage at the disaster that overtakes our business?

Our business! Let me tell you something more of what "our business" means in England and France—as I have seen it. I talked with business executives, past their prime, men so old and weary that they would be glad to stop a bit and rest before they die. Yet they carry on. They, like those famed old legionaries of France, "have no time to die." They battle with conditions which in a month, a week, a day, may sweep everything out of existence. I saw a great ship-builder, a fine old Briton at his work—all three of his sons gone. At his side stood the grandfather, now in his eightieth year, doing what he could. I talked to a barber—the sole survivor of four brothers. I was chauffeured by a one-time British capitalist—it was his own car—and one of his legs, a soldier's reward, was made in the United States!

These business men overseas, our Allies, are war weary. The strain is great, the enemy strong. Bitter is their lot. But do they protest? Do they despair? No! Grimly they carry on. Again and again they send their sons to the battle front. Their daughters—they see them rise at six in the morning to search the casualty lists for the name of a brother or sweetheart, then depart for a long day's work in factory, field or office. They themselves—even their nights are not given

them for rest. When evening comes they report for special duties. In the British capital thirty thousand of them—bankers, lawyers, lords and sirs, the shop-keepers of London, men too old, too crippled, too sick to serve at the front—police the darkened city streets.

I was in London when sons of these men gave their lives to plug up the neck of Zeebrugge Harbor. I felt then, as I know now, that by that heroic deed, they defended not only the Thames and the coast of Kent, but the harbors of Boston, New York, Charleston. Those lads over there stand on guard before our mills, our stores, our homes. Their spirit—their will to win at any cost—is emulated by their business elders at home.

Our business? Our profits? Our lives? Good God, will we ever open our eyes to see the truth? Can we ever repay the debt we owe? The time has come for us, the commercial men of this country, to relieve our French and British Allies overseas of their appalling burden. Their soldiers are now our soldiers, as truly as if they wore our uniform; and our boys are theirs. Business over there, too, is American business. It is fighting the battle that will save us, along with the people of England and France, from destruction. A British or French plant wiped out is an American plant wiped out. A French town bombed is an American town bombed. Blood drawn there—we bleed also. We are one allied people in this fight. And united we stand—on both sides of the sea!—By E. T. Meredith, Member American Mission to Great Britain and France.

— SAVE —

Monument Enough

Ray Gauger, one of our old U. of I. boys class of '17, now in France, sends home these noble sentiments:

Where I shall fall upon my battle ground
There may I rest—nor carry me away.
What holier hills could in these days be found
Than hills of France to hold a soldier's clay?
Nor need ye place a cross of wooden stuff
Over my head to mark my age and name;
This very ground is monument enough!
'Tis all I wish of show or outward fame.
Deep in the hearts of fellow countrymen
My fast immortal sepulchre shall be,
Greater than all the tombs of ancient kings.
What matter where my dust shall scatter
then?

I shall have served my country over sea
And loved her—dying with a heart that sings.

— SAVE —

Old Age Provision

SOME time ago John M. Oskison, of the Chicago News, offered a prize for the best plan submitted which the average man or woman could use to provide against poverty or dependence in old age. Here is the letter of the winner:

"Dear Sir—The task you set—to provide for old age—ought to occupy a part of every person's life in all the years of activity.

"It ought to begin with the boy or girl. As soon as they can comprehend the idea they should be taught that self-support (and a little besides) is required of every one. So the boy and girl must be taught to earn money as soon as they can do it without sacrificing their education.

"Better than earning, though, is saving. Have the boy or girl live up to the rule not to spend all that is earned. Save a part—no matter how small a part.

"Get into their heads as soon as possible the idea that the money they save can make more money for them. That leads them to the idea of investment.

Make the young investor understand that the invested dollar must be safe. First, last and all the time—safe. Show him or her that the safe dollar which works steadily and for a long time piles up big returns.

— SAVE —

1918 Grain Crops

THE Government crop report for August shows what big crops we can raise even with hundreds of thousands of farmers gone to war:

	1918.	1917
Winter wheat -----	556,000,000	418,000,000
Spring wheat -----	322,000,000	233,000,000
All wheat -----	878,000,000	651,000,000
Corn -----	2,989,000,000	3,159,000,000
Oats -----	1,428,000,000	1,587,000,000
Rye -----	76,500,000	60,100,000
Barley -----	232,000,000	209,000,000
Potatoes -----	391,000,000	442,536,000
Flax -----	14,800,000	8,500,000
Hay (tons) -----	99,300,000	94,900,000

The extent to which aid is being furnished the allied nations in foodstuffs is indicated in a statement issued today by the food administration showing that during June exports of beef from the United States totaled 92,173,000 pounds, of which 95 per cent went to the United Kingdom, France, Italy, and Belgium.

This is more than 92 times above the monthly average for the three years before the war. June pork exports were 169,331,000 pounds

or more than four times the usual monthly average before the war. Are you raising hogs as you should?

The state department of agriculture estimates that the area devoted to corn in Champaign county is 5 per cent less than that of last year. This would place it at 314,735 acres, which is the largest corn area in any county in the state, by at least 50,000 acres. Last year the average yield in the county was placed at 50 bushels an acre, making a total of 17,227,028 bushels. With the same yield per acre this year, the crop ought to round up 15,736,750 bushels.

— SAVE —

The Bank

The teacher of youth.

The friend of old age.

The hope of the poor.

The requisite of the rich.

The stairway of the thrifty.

The reproach of the waster.

The aid of the honest.

The balance wheel of business.

The keystone of commerce.

The bank.

— SAVE —

What You Save Saves You

TO BE saved from the pinch of poverty and want, every person must accumulate in the prime of life a sufficient store of money and property to carry him through the lean, weary years of sickness, misfortune and old age.

The county poorhouse and a pauper's grave are about the unhappiest things man can meet.

Want and hunger are grim specters that watch and wait for you when the harvest days are past, and you cease to labor when the grip of old age holds you fast.

Nothing can happen in old age that's worse than to be blighted with poverty.

Every man can protect himself and family from want, misfortune and old age, if he will keep a savings account and add to it frequently.

Get the saving habit.

Misfortune is sure to meet the slacker who fails to do his duty and provide against the day of need, and the coming years that may be lean.

Every man in health who is industrious and prudent can provide against the day of need.

Then why not begin today—lay aside a nest-egg, then add to it tomorrow and watch it grow.

100 Percent Devotion

Lieut. Dinsmore Ely, United States Army, of Winnetka, a north shore suburb, was killed in France in Aviation Service on April 21. A few days before his death he wrote a letter to his father, Dr. James O. Ely.

The letter closes thus:

"And I want to say in closing, if anything should happen to me let's have no mourning in spirit or in dress. Like a liberty bond, it is an investment, not a loss, when a man dies for his country. It is an honor to a family, and is that the time for weeping? I would rather leave my family rich in pleasant memories of my life than numbed in sorrow at my death."

When Ralph P. Wells of Woodstock, Ill., died in the service, his mother said:

"It is hard, but it is what we have to expect. We received a message last evening announcing Ralph's death. The message read that he was drowned while crossing the English channel. The date of his death was given as May 19. I have another son ready to take his place in the trenches. He is Corporal Le Roy Gordon Wells of the Seventh infantry, Company H, now in California."

— SAVE —

The Happy Man

I do not toil that I may hoard
The tithe my labor brings to me—
The sweetest draught comes from a gourd,
And happiness from poverty;
I toil because I've hands to do,
And love of men within my heart,
And, when my sands have all run through,
I want it said I did my part.

The scanty tithe that men can give
Is but a puny prize at best—
It is enough that I should live
In happiness and peace and rest;
I give my toil in humble pride,
To merit, when its end shall come,
The love that waits at eventide
Within the open door of Home.

—John D. Wells.

— SAVE —

The Meaning of Success

To be successful is not merely to be rich in money. There are many men who have not much of this world's goods and yet are more successful than some others who have only hoarded their gold without contributing to the welfare of the community in which they live.

I'm Giving My Boy a Start

It seems only right, little son o' mine,
A-playing down there in your crib,
That I give you a start when you're old enough,
And are through with the rompers and bibb.

For the going is rough on the road of life;
There'll be times when you'll find it hard;
So the best I can do to help you get through
Is to give you a start, little pard.

It's the man with the coin in the world today,
Who can stand when the others fall.
When the chance to invest comes along—why,
say!
Mr. Bank-account-man has the call.

So listen, you rascal all chuckles and smiles,
With your cooings and kicks in the air,
You have captured our hearts by the cunning-
est wiles,
And your daddy must see you start fair.

Now I've opened a bank account for you, my
lad,
For I'm planning your future to guard,
So when you are a man, you'll be glad your
dad
Thought to give you a start, little pard.

— SAVE —

The Firing Squad—When?

Two men were caught in the very act of lighting a bomb in a powder factory in the outskirts of Newark, New Jersey. If the bomb had exploded, the vast works would have been destroyed and hundreds of lives in the densely populated district might have been lost. The men pleaded guilty to violation of the espionage and sabotage acts, and therefore made themselves liable to fine and imprisonment. It should be inconceivable that they be kept many days from confronting a firing squad. If such disposition is not made of them, what becomes of the President's fine plea for the vindication of law and order?—From Harvey's War Weekly.

— SAVE —

Every plow and every wheel and every dollar and every brain and every heart in these United States belongs to the Stars and Stripes or belongs to a TRAITOR.

— SAVE —

Some get rich on a small income; others keep poor on a large income, and the difference is thrift.

To The Farmer Boy

FARMER boy, the Nation counts on you to
help increase the yields,
To get the largest crops of food from all
our country's fields.
We know that you can raise big crops, your
contests show your skill;
We're counting on your services with planter,
plow and drill.

Our armies on the fighting line will do their
duty well,
The men who fight with Uncle Sam will make
their full strength tell;
And the boys back on the country farms must
work as ne'er before,—
True fighters in the furrow helping win this
bloody war.

The crops you raise will held to feed our allies
o'er the sea,
Will help relieve the shortage, boys, that
threatens you and me;
The Nation calls on you for help, do every-
thing you can,
Each boy helps win the victory the same as
every man.

— SAVE —

Save As You Go!

If you knew what tomorrow would bring—
if life held no vicissitudes—if you could be
positive that your income would always be
greater than your expenses—

Then you could cast caution to the winds.
Think and provide only for today.

But neither nation nor individual can en-
dure on the hand-to-mouth existence.

The nation must be prepared to defend its
right by force of might. You must be prepared
to meet your expenses if your income should
cease.

A Savings Account at this Bank is prepared-
ness against the turn of fortune.

Have you one?

— SAVE —

How Not to Get Rich

Have you ever heard of the sucker list?
Well it is longer than the moral law and ac-
cording to government officials cost the "easy
marks" \$77,000,000, last year by their putting
money in promotion schemes.

This was mostly swindled from people of
small means.

Recently a man sought out counsel regard-

ing a thousand dollars he had invested in a
land scheme and they failed to deed him the
plot he had selected and later asked that he
take another plot. This aroused his suspicions
and after the "Horse was stolen" he came
seeking help to "lock the stable."

— SAVE —

This is Drink

Drink never built a cottage. It never stuffed
a hungry little stomach. It never inspired a
kiss of purity. It never planted a garden or
sent a happy little girl to swing upon the gate
in anticipation of father's return. It never
made a contented hearthstone, or bred a
yeomanry to inspire their country with sturdy
pride.

It deals in mortgages and evictments. It
wrenches bread from the fingers of childhood.
It triumphs in blows and hate, in suspicion
and fear, in lust and disease. It tramples up-
on the flowers, strikes the hinges from the
gate, and sends the little ones flying from the
father's approach.

Selfishness, hopelessness, decay, smite the
land in which it rules.—Clarence True Wilson,
in The Optimist.

— SAVE —

Ever Notice

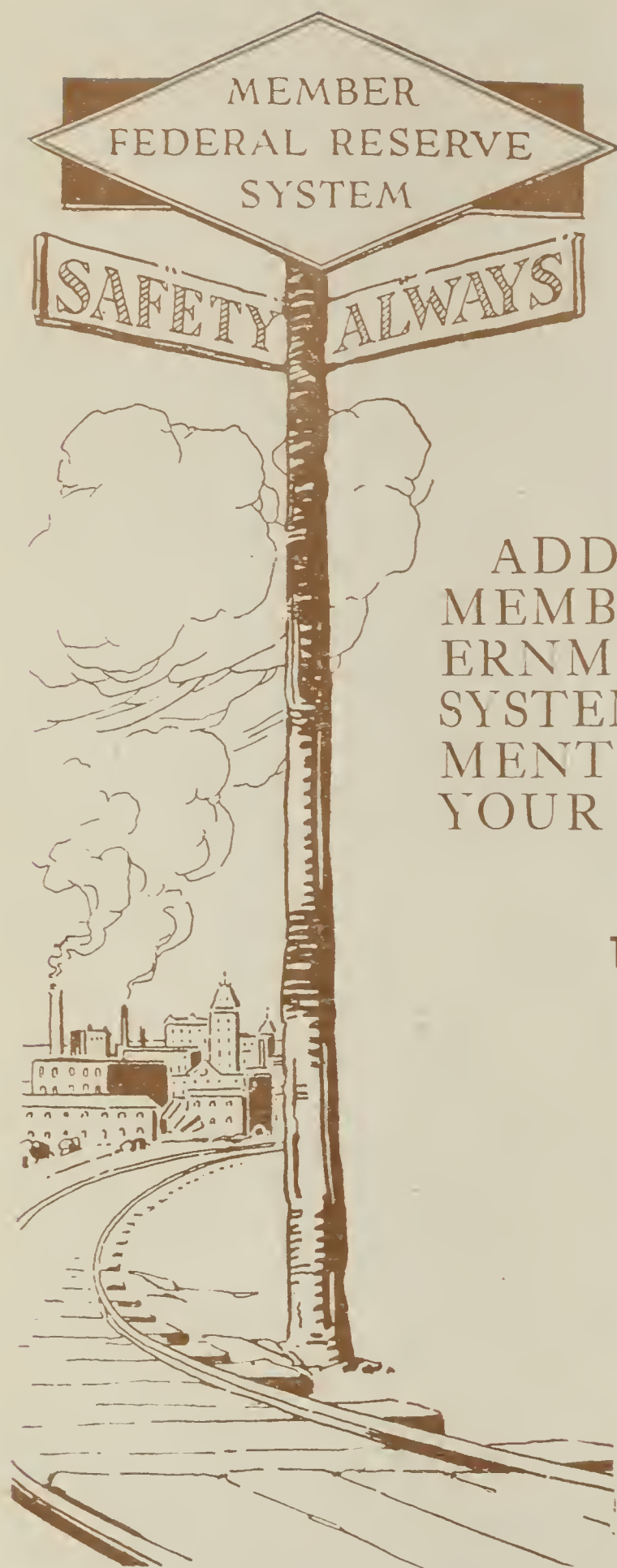
That pocketbooks
And purses show
The effects of
Wear sooner
On the outside
Than the
Inside?

— SAVE —

"Spy and Paid Liar"

Here is a personal message to you straight
from the front. It is reprinted from "The
Stars and Stripes," the paper that is written,
edited and printed by members of the Amer-
ican Expeditionary Force in France—the men
in the trenches—with the approval of General
Pershing:

"Beware of the man who, no matter what
his uniform, no matter what his nationality,
comes to you with tales of Germany's invin-
cibility, prophecies that 'the war will end in a
draw,' and so forth. If he is saying such things
on his own account he is a German propagand-
ist, a spy, a paid liar, and should be reported
and punished as such. If he is repeating them
second-hand, he is nothing but an ass, a dupe
of some real propagandist, and he should be
reported and punished just the same."



Safety Always

"YOUR MONEY WHEN YOU WANT IT,
"OUR MONEY WHEN YOU NEED IT,"
IS OUR 50 YEAR OLD MOTTO.

ADDED TO ALL THIS WE ARE
MEMBERS OF THE GREAT GOV-
ERNMENT FEDERAL RESERVE
SYSTEM WHEREBY OUR ENDORSE-
MENT ON YOUR NOTE MAKES
YOUR CREDIT EQUAL TO CASH.

THE NEW MEANING OF "PATRIOTISM"
IS THE PRACTICE OF THRIFT.

HANG TO YOUR SAVINGS
BANK ACCOUNT THROUGH
THICK AND THIN AND
START ONE NOW, IF YOU
HAVEN'T ONE, FOR IT
WILL PROVE ONE OF YOUR
BEST FRIENDS.

CHAMPAIGN COUNTY'S OLDEST,
LARGEST, STRONGEST, BANK

The First National Bank

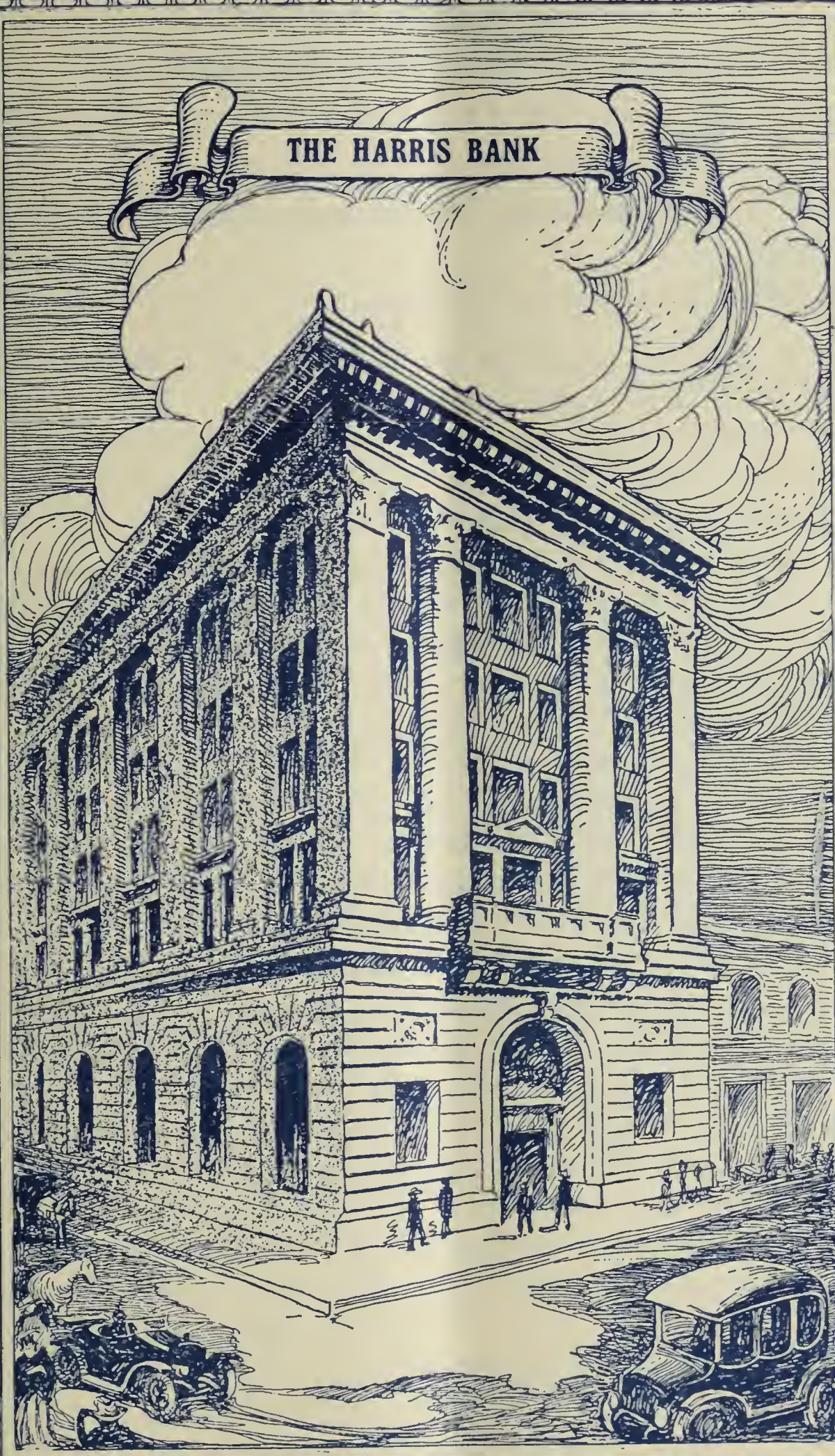
(THE HARRIS BANK)

CHAMPAIGN

National Bank, Cham-
paign, Ill., and return
postage will be sent.

10
Permit No. 20
Champaign, Ill.

HOME AND PROGRESS



Good
Citizenship

Good
Roads

Good
Schools

Sanitation

Community
Betterment

Town and
Country
Co-operation

Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois



Praise God from Whom
All Blessings Flow

Dearly Beloved of Champaign County:

I am in hopes this message may reach you in time for the greatest THANKSGIVING in all our lives.

But,—The real messages that are coming to us from all sides and sources these last few weeks are glorious beyond compare, and my word is only one of thankfulness.

Proverbs, Chapter I, 31,—“Therefore shall they eat of the fruit of their own way and be filled with their own devices,” is like all of God’s word,—for the just and the unjust.

The Central Powers are “eating of the fruit” of their own frightful sowing, and we are “filled with” rejoicing that “He hath led us through the paths of righteousness.”

All else that we ask is the safe return of those of “Our Boys” whom He has not called, and that we may never permit ourselves to forget the priceless heritage that now, more than ever,—by day and by night—calls for our “Eternal Vigilance.”

And so we will “CARRY ON” and on.

We will STAY ON THE JOB, for there is everything to be done; no let-up; no diminution of effort, of thrift, of watchfulness, for the world is distraught with unrest and fever.

There are more Liberty Bonds to be bought; more Red Cross funds to be raised; more food than ever to be produced; more taxes to be paid; more sober, serious work for real citizens than ever before,—keeping two eyes meanwhile on German propagandists.

The fittest place where man may serve or die is where he serves or dies for man.

But,—today is “Thanksgiving.”

First National Bank
Champaign, Nov. 28, 1918

HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)



"Where there is no vision the people perish"

OL. III No. 4

CHAMPAIGN, ILLINOIS

DECEMBER, 1918

Amen

THE directors of the Woman's Association of Commerce of Indiana adopted the following resolution November 17 in response to the appeal of German women for modification of the terms of the armistice:

Whereas, An appeal has been made by the women of Germany to certain women of the United States that they use their influence to obtain certain changes in the terms of the armistice, be it

Resolved, That it is the feeling of those present that the German women should be reminded that they forgot the sisterhood of women when they applauded the sinking of the Lusitania; when they raised no voice of protest or condemnation at the murder of Edith Cavell; when they passively acquiesced in the murder of thousands of Armenian women and children; when they passively acquiesced in the removal of all foodstuffs from occupied territories, leaving the inhabitants thereof to starve; when they permitted their soldiery without rebuke to murder, rape, burn and pilge without restraint everywhere they had the might to go; when they were systematically cruel to prisoners of war, even to the extent of holding water to their parched lips and then dashing it to the ground before they could touch it, and gleefully laughing at their misery; and be it

Resolved also, That these German women be advised that the women of the United States have full confidence in the wisdom and justice of the men who drew up the terms of the armistice and see no occasion for embarrassing them with any attempted interference with the terms thereof.

—SAVE—

Keep These In Mind

"Terms" Germany was willing to make when she thought she was winning the war.

If there is anyone who is disposed to let his heart soften toward Germany because of her peace drive, let him remember what Germany set out to do when she started the war, and what Germany demanded when she thought she was winning the war.

Germany's demands were, perhaps, never more clearly stated than by Count Roon, member of the Prussian upper house and Pan-German junker, when the German fortunes were

at the high-tide of their success. Here are the demands:

Germany is entitled to the following terms because of its strength, and until they are realized, there should be no armistice:

Annexation of Belgium. Annexation of the entire Flanders coast, including Calais. Annexation of the Briey and Longwy basins and the Toul, Belfort and Verdun regions eastward.

Restitution to Germany of all her colonies, including Kiaochow.

Great Britain must cede to Germany such naval bases and coaling stations as Germany designates.

Great Britain must give Gibraltar to Spain, cede its war fleet to Germany, give Egypt and the Suez Canal to Turkey.

Greece must be re-established under former King Constantine, with frontiers as before the war.

Austria and Bulgaria will divide Serbia and Montenegro.

Great Britain, France, and the United States must pay all of Germany's war costs, the indemnity being a minimum of \$45,000,000,000.

They must also agree to deliver raw materials immediately.

France and Belgium must remain occupied at their expense until these conditions are carried out.

Keep these in mind when Germany asks for "a peace of justice."

—SAVE—

"IF I SHOULD DIE . . ."

"Now I lay me down to sleep,
I pray the Lord my soul to keep;
If I should die——"

"If I should die——"? From childhood up we are taught that "In the midst of life we are in death," and in our daily prayers we recommend the care of our soul to our Lord. But of the material side of life we must make our own provisions.

Have you ever thought, "If I should die" what will happen to my family if I have no savings account?

Visited "Our Boys"

OUR Vice-President, Mr. N. M. Harris, had the wonderful privilege of visiting the Western front in France during September and October. Since his return he has been glad to speak at several meetings in different parts of the County because he realizes that all are just as anxious as he was to know how things are going at the front, and for that reason we urged him to say just a few words about his trip. He writes as follows:—

Friends and Readers of Home and Progress:

The writer wishes he might tell each reader of our "Home and Progress" everything he saw on his trip to the battle fronts in France.

I left New York the middle of September on a French liner which also carried 1,000 negro troops. We had a pleasant trip, no submarine scares, and landed at Bordeaux, France, where our government had spent millions of dollars in building docks, warehouses, camps, etc. A great deal of our supplies were unloaded there, and then distributed throughout France to our army. They have built railroads to these parts where camps and hospitals are located.

Soon after arriving we started on our visits to the fronts. Our first was to the French front, north and east of Paris; Chateau Thierry, where our marines and infantry in July stopped the Germans on their march west, and not only stopped them but drove them back east and have been driving them back ever since. This was done though with terrible loss of life and thousands of wounded.

We visited hospitals built and run by our American Red Cross, and saw and talked with hundreds of boys. They are happy and were receiving every attention that they needed. We drove on through country which, before the war, was one of the most fertile and productive in all France, and everywhere we found destruction;—towns, villages, cities, country, all laid waste. What was not destroyed in battle, the Germans blew up with explosives.

So you can imagine in a way the looks of what was once a most beautiful country when you see all the trees gone or cut down; fields full of shell holes, 5 and 10 feet deep and 10 to 15 feet across, over the entire country, and you wonder how this land will ever be fit for cultivation again.

We saw the soldiers,—American, British, French,—in camps along the roads, living in old blown-up buildings, dug-out along roads, anywhere they could find; miles of trucks and

wagons bringing up ammunition, supplies, guns, etc.,—a steady stream going along the roads night and day, and the roads which had been torn up by big shells, being repaired by hundreds of soldiers and thousands of German prisoners. These prisoners they keep at work in many different ways,—on the roads, cleaning up towns, at the docks, and many other places. I was struck by the looks of them,—most of them being such young boys, 16 to 18 years old.

We went on up north to Belgium, to the famous fields of Ypres, Vimy Ridge; the cities of Amiens, Cambrai, Albert, Lens, all had been beautiful cities from 25 to 150 thousand population, but all destroyed; the people all killed or gone; no one there now but soldiers. At Lens, where the great coal mines of France are located, the Germans destroyed these mines so that they will not be able to mine coal in five years.

The French people have certainly endured everything, and are still full of hope, as they know now that by our help the war has been won, and they gladly tell us that we, the Americans, have saved the day. We went down to the American lines; saw our men in camps and on the way to the front lines in thousands, all happy and well fed, but all anxious to settle the question now and for all time. We saw our big aviation fields with hundreds of planes, and they were certainly going after the Huns night and day.

We wanted to see all the Champaign County boys and talk with them, but we found they were almost all up in the front lines with General Pershing, and you may be sure, giving the country the best in them.

The United States has spent millions in this war, but one can see, if he is over there, where it has gone and why it has been spent, and you can easily imagine what it takes to transport and keep supplies, build camps and hospitals, etc., for two million men.

We came back on a troop ship in a convoy of six other boats that, on their way over, carry about 12 to 15 thousand men. We were protected by eleven destroyers which surrounded our boats and watched for German submarines. They stayed with us for three days, then we came the balance of the way by ourselves. We carried hundreds of our wounded men returning home, but they were happy even if they had lost one leg or an arm, or were badly wounded, for they knew that they had done

their part in stopping forever the terrible Hun.

On all our trips we were the guests of the French, British, and our forces and were shown very attention and taken as close to the front lines as we cared to go,—in fact, we were under shell fire a number of times; had shells burst within 300 feet of us. It is a wonderful sight to see our guns shooting at the German planes up 12 to 15 thousand feet in the air. You could see the shells bursting all around them, and they soon got out of range.

We had a chance to see one of our large 4 inch guns shooting a 1500 pound shell over into the city of Laon, 14 miles away. This city was held by the Germans then, but has since been taken by our armies.

Everywhere we went and talked with French people, they had all praise for the conduct and morale of the American soldiers. You see no drunken soldiers and none in trouble,—a wonderful record for our American boys, and when the history of the war is written this fact will be one of the great outstanding features. The boys have been cared for in hundreds of ways by the different war work branches such as the Red Cross, the Y.M.C.A., K. of C., Salvation Army, and the others, and these allied branches of the service have been a wonderful help in first supplying the boys with the things they needed and also in preserving the morale of the men.

These things all need the help they are asking for now, and will have more need for support from now on, as the great excitement of fighting is over and our boys will remain over there,—and there will be thousands,—need all this attention more than ever.

We visited a number of our large aviation fields in France, and they are all constructed along the same lines as Chanute field, but of course on a much larger scale. At the time we were there, we were getting more planes and were able to go after the Hun planes, so that up to the time when hostilities ceased, the allied flyers were masters of the air. The battle fields were strewn with shells, guns, bayonets, clothing, etc., and the Government maintains large salvage gangs to clean all these fields, using hundreds of German prisoners to do this work. The clothing they use for German prisoners; guns, cannon, shells, etc., are used against the Germans,—so you see that we are looking after all the waste of a big war.

I picked up on the different fields a number

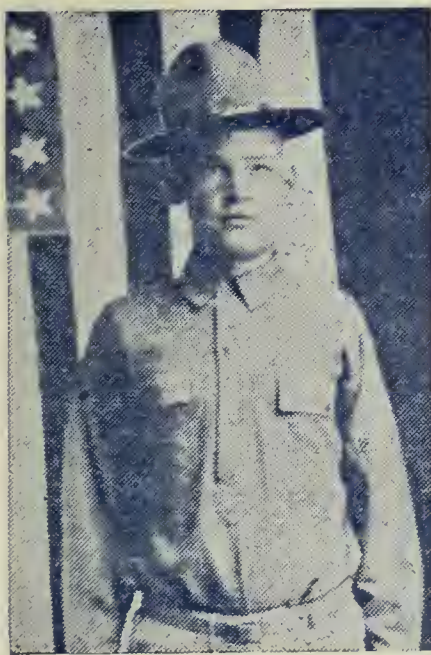
of German trophies and brought them home for our people to see. I could have brought hundreds but I felt like the men who stated the reasons the three countries were in the war,—“France was in the war fighting for her country; England was fighting for her life, and the Americans were fighting for souvenirs.” Our boys on their return will certainly be loaded down with relics of their experiences.

N. M. HARRIS.

—SAVE—

Our Youngest Soldier

SO FAR as the First National Bank is able to learn, Milo Brash, private in Machine Gun Co. 64th U. S. Infantry now in France is the youngest soldier to go out from Cham-



paign County. He volunteered March 17, 1917 at the age of 15 years and 2 months. He is the son of Mr. and Mrs. Dell Frazee of 808 North State street, Champaign, and grandson of Mr. and Mrs. G. W. Brash, 106½ East Green street, Urbana and was born here Jan. 6, 1902. On enlistment he was sent to

Jefferson Barracks for two months training; then to the Texas border camps; then to Camp Merriott, N. J., from which point he was ordered overseas some three months before the armistice. He is truly one of “our boys,” full man’s size in devotion and service to his country. Champaign county and Illinois may well be proud of him and should single him out when he comes home as probably the very youngest of all our more than 2,000 service men.

—SAVE—

TO WHOM, WHAT FOR, AND HOW MUCH?

These questions about payments you have made can always be answered if you pay by check. The record of your check-book stub and the canceled checks returned to you by the bank are all that you need; while, in addition, you have the payee’s own signature as a receipt.

This Bank welcomes checking accounts of all sizes.

Made by Service

OUR last bank statement (the Harris Bank) shows more than two and a half millions of resources. But,—we are not half as proud of this as we are of the fact that we are doing SERVICE with these great funds.

We have loaned our own home folks more than eleven hundred thousand dollars, 6 per cent. In addition to this we have loaned Uncle Sam,—are loaning him now, over nine hundred thousand dollars. Just think of it,—there are not many banks that have that much, or more than that, in total deposits.

But,—remember—YOU are really doing this, YOU the people of this county, so many of whom are depositing YOUR money in this bank, and WE are only doing what we KNOW YOU want us to do and what it is our duty and privilege to do. And after making these big loans we still are prepared to give YOU "your money when you want it,"—always. 1,700 people have bought practically half a million of the 4th Liberty Loan bonds over our counters.

In short, we are making almost every dollar YOU the people of this county so many of people of this county. This is YOUR horn that we are tooting, and we only mention it because printed bank statements are not easy for many people to understand, but these are the plain facts.

—SAVE—

Complete Our Record

AS there is no organization or committee in Champaign County to attempt to keep the record and write a brief story of Champaign County's part in the great war now drawing to a close, the Champaign Rotary Club has undertaken to do this work through a committee consisting of B. F. Harris, chairman, Supt. W. W. Earnest, and Charles M. Pearson.

A very large number of our Champaign County boys were volunteers, and there is official record of only a very few of them. This Rotary Committee has very little means of finding out who the volunteer or enlisted men are except as their names are sent to B. F. Harris, First National Bank, chairman of this committee. We have made such an appeal through the newspapers of Champaign and Urbana, and we hope the rest of the papers in the County will help us by requesting that this information be sent to us. It is surprising that so far, the names of only forty men have

been turned in; thirty are volunteers; 27 are overseas.

This failure on the part of the parents, relatives and friends to send in to us the names of the boys who have offered their lives in the service of this country, is more than surprising to our committee, and we hope this notice will be the means of helping to get the names of every Champaign County boy on the Roll of Honor.

Just to give our people an idea with reference to the forty so far reported to us, we find the details as follows:

Champaign—20 men reported, 13 of whom are volunteers, 14 overseas. Three of these boys are the sons of Mrs. C. C. Gray, 304 S. Randolph St., Harold having been cited for bravery and given the war-cross with silver star; 3 of them are the volunteer sons of Mrs. Mary McFarland; 3 of them are the sons of Mrs. Nannie Cummings, 108 E. Springfield avenue; 2 of them are the volunteer sons of Mrs. C. B. Foote, 403 W. Columbia Ave., her son, John H., being wounded and having received a medal; two of them are the Johnson brothers (colored), sons of Mrs. Anthony Johnson.

Urbana—11 men reported, 10 of whom are volunteers, 6 overseas. Three of these boys are the sons of M. E. Hobart; 2 the sons of Mrs. Beatrice Eldred; and 2, the sons of Geo. W. Johnson.

Homer reports two volunteers in France; Ludlow, the 2 Sheehan brothers, volunteers in France; Ivesdale, 1 selected man in France; Penfield, 1 volunteer in England; Philo, 1 volunteer wounded in France; St. Joseph, 1 selected man in a New York camp; Thomasboro, 1 volunteer in an Oklahoma camp.

Of these forty men, 21 sent from nine and 19 from 19 families, only two have been wounded and two have received medals. They are all American born, and with the exception of one English and one Irish father, they are all of American parentage. Milo Brash, the son of Mrs. Dell Frazee, 808 N. State St., City, is, so far as we know, the youngest boy who went out from Champaign County, being fifteen years and two months old when he volunteered March 17, 1917. We are particularly anxious to get the name and full details of every Champaign County boy who gave his life in the service. Have YOU reported "our boys" who belong to YOU?

—SAVE—

No one is useless in the world who lightens the burden of it for anyone else.—Dickens.

Liberty Loans

NO ONE thing has demonstrated more clearly the adaptability of the American people, at least those of the Central West, than their subscriptions to the Liberty Loans. When the first was offered by the government, it seemed an almost impossible task to place with the people such an enormous sum as two billions of bonds, and yet it was done and more. The bonds of our United States were an unfamiliar form of investment to the vast majority of our people, and they invested their money largely through patriotic motives. When the second loan campaign was launched, there was a greater comprehension of the need of the country and of the value of the security offered, and though the amount of the issue was greater than the first, the second was oversubscribed.

By the time of the third loan the need for funds was so pressing; the Huns were driving our allies to the wall; the march toward Paris and Calais was daily advancing, and with renewed consecration the people poured out their money in fuller measure to the support of our armies and our government. There was enough for the time, but the appetite of the War God was more voracious and the needs of his machine increasing apace, so that when the Fourth Liberty Loan was announced and the amount of six billion dollars, the people were staggered at such a stupendous sum,—but, tightening their belts they rallied to the support of their country, going “over the top,”—that phrase that will live in history as the acme of accomplishment.

Champaign County, with all the loans, did to the full, its duty. Without the incentive that was created by the flood of incoming money for munitions and war supplies that came to so many of the cities and larger towns of the east and south, this almost wholly agricultural county met its obligation and is proud of its record. Its citizens can feel rejoiced over the fact that so many came to the front gladly and that so few shirked their duty and their privilege. And these last will be in their own minds, as well as in the opinion of their fellows, for all time regarded as slackers,—and what a significance has the word “slacker,”—a stigma that can never be escaped. This war has defined as clear as the light, the duty of the individual to his fellow, and that it is not the other man's job to do the thing but that of one's self. That was demonstrated by the number of subscriptions

to the Fourth Loan,—the individuals volunteered their aid and then came back again with more to add to their first subscription.

The customers and friends of the First National Bank, responding to the patriotism that impelled them, swelled the tide of subscriptions up to the bank's allotment made by the government of \$370,000.00, and then over by waves to \$400,000, \$450,000, and on up to the \$483,150.00 with which the campaign was closed. There were 1641 individual subscribers,—children, women, men, and some of those soulless creations called corporations which were, in this cause, able and willing to do no small share.

During the period covered by the participation of the United States in the war, the First National Bank, as the agency through which the subscriptions were made, furnished to the government directly over \$1,500,000.00, and when the next loan comes, as it will in the not distant future, to provide the funds to bring those overseas home again and to care for them too while they are in the service, there will be added to that \$1,500,000, whatever our government may require as its proportion and more.

H. S. CAPRON.

—SAVE—

HOMES AND HOME-MAKING.

“The mission of the ideal woman is to make the world homelike.”—Frances Willard.

Have you ever thought what an important business home-making is? The prosperity of a nation is founded in the welfare of families, and the welfare of a family depends upon having a healthful, happy home,—which starts from a savings account.

—SAVE—

A farm on a poor road is a prison for women and children part of every year. Nobody likes a prison.

FOR THE 25TH.

At any time, and in these of all times, there is no better gift for Christmas than opening a Savings Bank Account for some member of the family and giving them the book and one of our pocket banks on Christmas Day.

It will be a continual reminder of the giver as the owner saves and profits thereby.

Reprisals

UNDER this head, Colonel George Harvey, Editor of the North American Review War Weekly, writes as follows:

"We favor reprisals. We do not favor reprisals in kind. When our armies enter Germany, we shall not favor treating the Cologne Cathedral as that of Rheims has been wantonly treated, nor destroying the universities of Goettingen and Heidelberg as that of Louvain was destroyed. We shall not advocate the ravishing of all the women and girls and the emasculation of the boys. We should not approve the massacre of civilians, the defilement of church altars, the torturing and burning alive of aged men and women, the crucifying of wounded soldiers, the bayonetting of babes in cradles and the carrying of their still writhing bodies as trophies at the heads of regiments. We would not have a single German nurse murdered as Edith Cavell was; nor have bombs dropped upon German hospitals. We would not inoculate German captives with loathsome and deadly diseases, nor distribute poisoned candy to their children. We would not steal the private property of German civilians, nor wantonly destroy fruit orchards. We would not, in brief, practice **Kultur**.

"But we would not forget, and we would not let any American in this generation forget, that the Germans have been doing these things all through the war. They have been doing them under official orders from the high command, and they have been doing them voluntarily because it is their nature to do so. That is the fact which we would impress upon the mind of every American soldier, to guide him and inspire him in his dealings with those who have done these things. That is the fact which we would have every American official here at home bear constantly in mind, to sharpen his vigilance and harden his heart in dealing with the treacherous vipers which still crawl among us to do us harm. That is the fact which we would have every American citizen engrave upon the tablets of his heart, to determine his attitude toward Germany and everything German, to the end of his life.

"We favor reprisals. We would exact from Germany the fullest possible indemnity for the material damage which she has done to Belgium, France and Serbia, though it bled her white and kept her so for a hundred years. We would sweep every German sympathizer and propagandist in America into a prison pen, not where he would be coddled and fed on

the fat of the land, but where he would be made to feel some little measure of the rigors which his kind have imposed upon innumerable innocent people. We would send German spies, incendiaries and what not to the lethal zone between a blank wall and a firing squad. We would impress it upon the minds of our soldiers at the front that their first duty is to kill Huns. If it is necessary or unavoidable that prisoners shall be taken, take them; but always remember that the first choice is to kill.

"This is not savagery. It is not bloodthirstiness. It is humanity. It is justice. It would indeed be monstrous injustice to forego the exaction of the greatest possible indemnity that can be forced by military pressure from the loot-filled treasuries of Germany. It would be inhumanity to leave at large innumerable criminal conspirators. It would be bloodthirstiness to refrain from the killing of a few whose death would mean the saving of the lives of many. It would be betrayal of humanity and civilization to treat on terms of equality and confidence those who have shown themselves intrinsically criminal and depraved.

"We would not have our soldiers degraded to the level of those whom they are fighting and we have no fear that they will be. Men who slaughter mad dogs and rattlesnakes and exterminate vermin do not thereby become degraded. On the contrary the consciousness of having done good deeds and of having freed the world from peril tends toward a higher spiritual standard. Our soldiers who are killing Huns for humanity's sake will experience an exaltation of soul such as the Crusaders knew and such as the pioneers of progress and of righteousness always feel at the overcoming of difficulties and evils.

"Reprisals, but not 'in kind.' No imposition of evil, but inexorable and relentless exaction of atonement for evil. No ravishing, slavery, murder, sacrilege; but 'force, force to the utmost, force without stint or limit,' and above all, at the present time, the force that kills Huns!"

—SAVE—

SEWING MACHINE BANK FAILS; THIEF GETS CASH.

Santa Ana, Cal.—A sewing machine drawer proved a poor savings bank for Mrs. F. Hernandez, proprietor of a local restaurant, who today reported a daylight thief had robbed her sewing machine drawer of \$480 in cash.

REMEMBER

The "Harris Bank" prints and sends "HOME AND PROGRESS" to YOU just as a small part of what it thinks is its Patriotic and Service duty to YOU and every other inhabitant of this country.

It is doing all it can in every way for the Homes and Progress of this section.

If YOU like our attitude; if YOU believe in this sort of work and the ideas we express, perhaps YOU might also like the way we try to look after the banking business of those who feel like coming to us. We pay interest on savings accounts and not in years have charged any customer over 6 percent interest on his note.

The Big Bank Made Big by Small Depositors

THE FIRST NATIONAL BANK
(The Harris Bank)

B. F. Harris, President
N. M. Harris, Vice-Pres.

H. S. Capron, Cashier.

Note:—If you are not getting "HOME AND PROGRESS" regularly and want it, drop us a line and we will put you on the mailing list, with our compliments.

The Kind that Counts

YOU may be one of our good friends and standbys and for a long time; — you may have given us your business and confidence; we have been glad to be of any service we could to you—that's what we're here for.

Have you ever thought that you might be of service to some friend of yours, or to some young boy or girl, by telling them of your experience with us and suggesting that we would be only too glad to serve them too, if they are the kind of folks that you would recommend.

While we are the oldest and biggest bank, yet we appreciate the good words of our friends—and after all that is the only kind of advertising that counts;—the good words and recommendation of our customers.

Most of our increasing number of new customers are sent to us by our old and valued friends.

—SAVE—

"In harboring a grudge the hater generally fares worse than the hated."

Welcome I. C. Boys

A MIGHTY fine compliment to this city and indication of important facilities and location came since our last issue in the location of more of the I. C. R. R. general district officers here. Mr. George E. Patterson, Superintendent Illinois Division (400 miles) with a staff of some thirty men is now located in the Lincoln building, Main street and we are glad to have them here. The I. C. and this Bank are two of the oldest institutions in all this territory and have grown up together. This reminds us that there isn't a greater railroad property in all the country, not one that gave more dependable and maximum service than the I. C. during the congestion caused by the war.

We are always glad to see the I. C. boys who got their checks cashed here in by-gone days when they couldn't easily get the cash elsewhere.

—SAVE—

"No business is any better than the men who run it."

—SAVE—

It Happens Frequently

THE other day we had a transaction such as frequently comes to this, the oldest bank in all this section. It is one of the finest compliments and pleasures that comes to us—that is the opening of accounts and doing business for the children and grand children and great grandchildren of old customers of the bank.

The last particular case we have in mind was that of William Townsend Pritchard, the sixteen year old grandson of our old and valued deceased customer and friend, W. D. K. Townsend. The grandson's account was opened on the fiftieth anniversary of the opening of his grandfather's account. We want all our customers to bring in their children and grandchildren and start them in the way they should go.

—SAVE—

On August first 280,029 men had gone into U. S. service from Illinois, or 23,723 more soldiers than we sent to the Civil war. 251,688 into the army; 24,663, navy; 3,678, marines. 116,886 of our total were selected men and 163,143 volunteers—134,802 of these volunteers to the army and 28,341 to the navy and marines. Some 20,000 additional men were called after the above date.

The Glorified Doughnut

It is the delicious golden American doughnut that acts as the direct link between the battlefield and home. Good, cheering hot coffee and the popular rings of dough fried in deep fat are the foods that stave off exhaustion.

For this reason there has come to be more or less sentiment attached to the doughnut. Every time we see a plate of them or a picture of them even we immediately think of how happy they make the boys right after a battle and we mentally thank the Salvation Army for taking the delicious, nourishing doughnut to our boys.

We can have doughnuts too if we make them of conservation foods. Use a small percent of wheat, no sugar, and vegetole, a vegetable fat, to fry them in. Doughnuts have come to be very popular to serve as refreshments at all excepting very formal functions.

Conservation Doughnuts.

- 3 tbsp. Vegetole.
- 1-3 c. honey.
- 1-3 c. corn and cane syrup.
- 2 eggs.
- $\frac{3}{4}$ c. milk.
- $\frac{1}{2}$ tsp. salt.
- 2 c. rice flour.
- 2 c. wheat flour.
- $\frac{1}{4}$ tsp. grated nutmeg.
- $3\frac{1}{2}$ tsp. baking powder.

Work Vegetole until creamy and beat in syrup and honey. Then add the yolks of the eggs beaten thick and the whites beaten stiff. Mix and sift the dry ingredients and add alternately with the milk to the first mixture. Toss on a board slightly floured, knead slightly, pat and roll to one-fourth inch in thickness, using one-half the mixture at a time. Shape with a doughnut cutter, first dipped in flour, fry in Vegetole and drain on brown paper.

One Egg Cake

- $\frac{1}{4}$ c. oleomargarine.
- $\frac{1}{2}$ c. honey.
- 1 egg.
- 1-3 c. milk.
- $\frac{1}{2}$ c. rice flour.
- 1 c. wheat flour.
- $2\frac{1}{2}$ tsp. baking powder.

Cream the oleomargarine, add honey gradually, and egg well beaten. Mix and sift dry materials, add alternately with milk to first mixture. Bake 30 minutes in a shallow pan. Spread with syrup frosting.

When planning to open a choice can of pineapple to serve as salad with cheese center at one meal, that one can may be made to save at least a cup of sugar. These calculations are made with the average family of five. Carefully drain off all the juice when the can is first opened and place pineapple rings in a dish. From a medium size can there will be a glass of delicious juice. Juice from any quality canned fruits such as peaches, pears, plums, or apricots may be used in either of the following ways and save sugar and add variety to many meals.

When serving grape fruit or orange for breakfast a tablespoon of this fruit juice affords the necessary sweetness and the combined flavors often act as an added appetizer.

—SAVE—

Widows and Their Money

EVERY man knows that the champion easy mark of the world is a widow with money left by her husband, and that it is such a simple process to swindle her that no dishonest man can resist the temptation to do it, says Dorothy Dix, the well known woman writer. There is not one of us who cannot name off-hand a dozen pitiful, helpless, poverty-stricken widows whom we know and who were left comfortable fortunes by their husbands, but who have been cheated out of their money, or have let it slip through their fingers, because they were as ignorant of all business uses as a child.

They did not know the business end of a check. They did not know the difference between a giltedge bond and Wild Cat Preferred. They were sure that Deacon Smith was perfectly honest, and that Cousin Thomas would pay them back the money which they loaned him, because wasn't he their own dear aunt's son?

When you come to die, the happiness of the woman you love and whom you know to be so helpless—the very food and shelter of your little children—will depend on your wife's knowing how to manage money and to take care of what you leave her; yet you do not take the trouble in your lifetime to try to prepare her for such a contingency.

It is little short of a crime to turn this defenseless creature out to the tender mercy of the financial sharks. Don't do it. If the Harris Bank can help with advice in such cases it is glad to do so and of course without charge.

Are You?

MORE people than ever before in the history of the U. S. and the world are saving money

and carrying savings accounts, in spite of the fact that they have bought billions of Liberty Bonds and Thrift Stamps. NOW is the time for you to redouble your savings for values are high now and a dollar won't buy nearly so much as it will a little later when things go back nearer to normal. SAVE and be ready for those times when a dollar will buy more or be mighty handy. Call and get one of our vest pocket savings banks to help you help yourself.

—SAVE—

"Put Her in the Lead"

IN our last issue our leading article was headed, "Illinois' Turning Point." We reminded our twelve thousand recipients and probably twenty thousand readers of Home and Progress that on the three questions of Good Roads Bond Issue; Constitutional Convention; and Supervision of all Banks, we had a chance on November 5th of voting. "to put Illinois in the lead, or vote—or by failure to vote, permit her to fall far to the rear."

You all know what YOU did—you did nobly and that's another thing to be thankful for and after a few more Thanksgivings you can drive most anywhere in Illinois on a hard road to celebrate Thanksgiving. Throughout the State the Road Plan carried by more than 4 to 1 and here in the county 82 percent of the votes cast on the question were for it,—6542 for, 1,500 against. Soon we should take up the question of our own County bond issue and see that we build good roads for the sections of the County that the 75 miles or so of State roads won't touch. The tax won't

be half as much as most of us have given to Red Cross, each drive, and will bring us back more \$ \$ \$ and comfort than any tax we ever paid.

The Constitutional Convention did not get quite so large a proportion of votes and the bank supervision bill got relatively most of all. The president of this bank has never regretted that more than ten years ago he started as one of the pioneers to help in all three of these movements, and—while he had the "hard sledding" that most pioneers find, it was more than worth while, as 4 or 6 to 1 of us now feel.

Gov. Lowden's farsighted business policy was given a splendid endorsement and so Illinois has made a great record for this, her hundredth birthday. Where with what she has and is to have and be—where; where will you find another to compare with our Illinois?

—SAVE—

The Secret

TRUMAN B. LEIGHTON once said: "Here is the secret of success in life—Save money! You need look no further for it. If you do you have passed it."

Very few plans can be realized without money. Of course there are many fine things which money can't buy, but there are also very many things in life which cannot be secured in any other way.

Money should not be hoarded—saved merely for money's sake; but how are you going to buy a farm or equip one, build and furnish your home, educate your children without it? You should save your money for these purposes—in a word, use it to make life better worth living.

No one can tell you just how much you should save, but you can tell in every case whether or not any particular expenditure is necessary to your health and your working efficiency. If you save you make it easier for your neighbor to save. Help to make saving fashionable. Put every dollar you can spare from actual needs on interest. The dollar you put by today may buy two dollars' worth when the war ends. It may add 50% or 100% to itself.

So we say to you, to save more money this fall than you have ever saved, and thus accept this opportunity of "getting ahead,"—of choosing between independence and dependence.

—SAVE—

The best backing a man can have is a coat that he has paid for himself.



Destruction—A Commercial Plan

IN 1913 the industrial activities of Northern France, and of Belgium, were in a condition of great prosperity. Without provocation, but under a systematic program, planned years ago, the German has for four years ruthlessly destroyed that whole country. In the winter of 1914-15 he began stealing and moving all the machinery from the great French and Belgian manufacturing centers over to Germany.

Mr. Frank H. Simmonds, in a copyrighted article in the "New York Tribune," explains all this and says that the German now is going one step further and destroying the buildings, the place in which the machinery was originally installed and the city in which the industries were conducted. He says:

"The region through which the German is now retreating is one of the great industrial districts of Europe. Lille, Tourcoing and Roubaix, practically constituting a single city of over 400,000 inhabitants, are the great industrial towns of France. Cambrai, Douai, and a score of smaller places now in the war news, are similarly busy centers of French manufacture. Lens, whose complete ruin has been reported, is the chief coal mining town of France. Scattered about it are the small villages which, with Lens, supply almost all of the coal essential to French industry. Between these various cities and towns run many canals, useful in the transportation of material.

"Now the factories, the mines, the canals are all being systematically destroyed, together with the cities in the district. Everything of the smallest value which could be moved has been moved back to Germany; what could not be moved is being ruined or destroyed by fire and dynamite.

"It is the German's calculations that when he has completed this work of systematic and deliberate destruction, industrial France and industrial Belgium will be wiped off the map and that it will be a matter of years before either can be restored. In these years German manufacturers will profit by the absence of French and Belgium competition, and in this way the burden of the war will be transferred from German to French and Belgian backs.

"It is essential that this whole program, and it is a program, should be fully appreciated by the American people. When he has completed his task of devastation the German expects to make peace. He expects to be able to explain that such ruin as has come to France and Bel-

gium is the natural, if regrettable consequence of war. He will weep over this ruin, as the Kaiser wept for Louvain, for Rheims, and for much else, but he means to keep up his campaign of arson to the very last moment.

"More than all this, the very best incentive to the German industry in destruction at the present hour is the ever-insistent declaration in many quarters that there must be no reprisal at the end of the war; no punishment which will hurt German feelings and therefore lessen the chance for an enduring league of nations to function. From the very outset of the struggle the German has capitalized the humanity and the civilized instincts of his foes. He is making full use of these sentiments now.

"The simple truth is that the German thinks he can lay waste Northern France and Belgium and get away with it unscathed—even rewarded in his own pocket—because he relies upon the idealism of his foes, and particularly of President Wilson, to protect him from all the consequences of his crimes and enable him to make his calculated profit out of the elimination of the industrial competition of the nations which he has attacked.

"There is not the smallest element of accident in what is now taking place in Northern France and in Belgium. Cities and towns are not being destroyed as a result of battle. They are being systematically reduced to ashes in accordance with a long-prepared plan. German retreat is being timed to coincide with the finishing touches of the torch bearer and the mine layer.

"And we are only at the beginning of the disclosure; we are just entering Belgium, and in the next few weeks the story of German crime and oppression in Belgium will stagger humanity. Four years of slavery, despoliation, murder and worse than murder, are to be unfolded when our liberated armies reach Brussels, Antwerp and Liege.

"The German believes he can make peace before these facts are sufficiently known to give decisive character to the terms of that peace he now seeks. He believes that while French cities are in ashes and French factories in ruins, he can in his own factories, freed from all French or Belgian competition, dominate world industry as he tried to dominate world politics. He believes that, having reduced the merchant marine of the world by his unrestricted submarine warfare he can coin money for his own shipping which will take the place of the lost enemy boats."

A Record Written in Blood

These are the people—this is the nation—with whom we are asked to sit around a peace table and talk things over. With bloody hands beneath the table, they are to put in their lying pleas for leniency facing the representatives of the peoples they have bitterly wronged for four years.

Thousands upon thousands of blind, mutilated, tortured souls and bodies—men, women, children—must go on suffering until death sets them free, while Germany, a nation of selfish murderers, untouched by the sorrows and miseries of bombed cities and destroyed homes and blasted industries, whines and wriggles into escape from retribution.

The nameless horrors inflicted upon the women of Belgium and France must go unpunished and forgotten while the German populations start to rebuild their industries and their comforts in cities and villages untouched through four long years, during which torch and dynamite have destroyed firesides and factories, the knife has mutilated men and children, and the ruffian has ravished helpless victims throughout France, Belgium and Serbia.

—SAVE—

Our 1918 Grain Harvest

FOR the first time in our history we have as accurate an account of our threshing as we may expect to get. The U. S. Food Administration sent County Food Administrator R. D. Burnham twelve blanks to send out to the threshermen, as everyone was required to make a written report of the 1918 threshing. As a matter of fact, we had another surprise when we discovered that instead of twelve we needed fifteen times that number of blanks for 175 different threshing outfits were at work here. Their final report shows that they threshed 350,713 bushels of wheat; 5,803,955 bushels of oats; 17,240 bushels of rye and 9,160 bushels of barley, or a total of 6,181,068 bushels of these four grains, worth at current prices about four million dollars. County Agent Oathout estimates that there were something over 13,730 acres in wheat and that this acreage averaged 24.3 bushels per acre. Our farmers have splendidly responded to the call for more wheat in 1919 for with returns still incomplete Mr. Oathout reports 49,297 acres shown or approximately 3 3-5 times as much as last year, or a 259 percent increase.

DO NOT SPECULATE.

Surely, every man, woman and child will avoid the unwise use of money in these abnormal times. If one has surplus funds, great care should be exercised in securing a safe investment. Industrial and financial conditions are strikingly different from what they were prior to the war. No one can be too careful in choosing an investment. The wise investor will now, more than ever, look first for security.

A Real Investment is a secured promise to pay. See that your investments are represented by a definite promise to pay, and then be sure that the security back of the promise is ample and of such character that absolute safety is assured.

A Warning

WITH Peace there will be a deluge of crooked schemes put out by unscrupulous and crooked promoters. The Government has been holding all investment and organization schemes in check during the war but lots of thieves and crooks will now break loose with all kinds of stock schemes for suckers. Don't YOU be one of the suckers,—for they catch lots of smart folks.

Most everybody has one or a lot of Liberty bonds, or ought to have and one of the great schemes of these stock selling sharks will be to trade folks out of their bonds, by selling them worthless oil, mining, automobile and other "get rich quick" stocks and taking Liberty bonds in pay. Treat these sharks just as you would the Huns,—“treat 'em rough,” but whatever you do, keep your hand on your pocket book and your Liberty bonds.

During 1917, the par capitalization of NEW OIL (?) COMPANIES was approximately \$2,000,000,000, equal to two-thirds of the last Liberty loan.

We believe a law should be passed eliminating the promotion of doubtful securities and the use of advertising space in daily newspapers for the distribution of such stocks.

We are of course glad to advise with any of our friends or customers on these matters,—it's a part of our SERVICE and freely given.

War Habits for Peace

WITH all its wanton waste in blood and treasure, the war will have made a better world;—great good must come from the awful price paid. We may—to our everlasting good—employ, in peace, the splendid habits the war has taught and forced upon us;—chief of which are PATRIOTISM; THRIFT; COOPERATION.

PATRIOTISM. Before the war most of us had only talked and mumbled patriotism, hummed America, not knowing the words nor getting their inspiration. But—as our flag and liberties were endangered, and our boys went to the front,—and offered and laid down their lives for it—we began to know what PATRIOTISM meant. Our patriotism must carry through and do its great work in reconstruction and everyday citizenship and government, now that the war is over.

THRIFT. We had been a nation of wasters in every direction, and the war has made us save and economize,—but oh! so little, compared with our allies. These splendid lessons in economy should make a new people of us, and habits of saving and thrift must “carry on.” We have saved and loaned a large percent of our income to our Government, and now we should continue to save and invest our money, else the lesson is lost.

COOPERATION. Never in our history have our thousands of communities been so stirred and aroused to the need of individual and united effort for Red Cross, Liberty Bonds, Military Preparedness, Increased Production, Conservation of Resources, Domestic Economy, Elimination of Waste and Increased Efficiency and such efforts must not lapse.

The organized community is like a giant that has just found his strength. Business men, farmers, workers generally, know now as they never knew before how intimately related is every member of the community to community welfare, the winning of the war and individual well-being. We are learning what unselfish and whole-hearted cooperation means and can accomplish and we must keep it up.

We can now realize what the effect upon this community would be, if the same forces were organized and coordinated for local welfare.

Think what could be done in behalf of the schools, churches, roads, sanitation, agriculture, and civic improvements of various kinds if all the energies we directed to the winning of

the war were turned to needed community betterments.

Our war experience must be turned to good account, and the habit of cooperation must not be less in peace than it was in war.

From being wasteful, Americans must come out of this war economical. From being inefficient, we must emerge efficient. From being inconsiderate of the rights of our fellows, we must change our attitude to one of considerateness. From being independent and aloof we must confess our dependence upon our fellows and become friendly and sympathetic. We must not overlook the significance of the fact that some of us “must fight while others must give.”

So, PATRIOTISM, THRIFT and COOPERATION should be indelibly written into our life and community programs, with results as effective in peace as they have proven in war.

—SAVE—

“Your Son Salutes You”

From Private J. Y. Simpson, Jr., 82nd Company of the United States Marines:

“My Dear Father:

I just wanted to write you a letter on your birthday. I don’t know when I will be able to mail it, but will take a chance anyway.

I want to thank you as your son. You have always been to me the best father that a man could wish. I want to thank you for the gift of a clean, strong and vigorous body that can serve America in her need. Most of all I want to thank you for the long years of self-denial that made my education possible, for the guidance and teaching that kept me straight through the days of my youth, for the counsel ever freely given when asked and for all the noble things in your example.

I surely hope that you will celebrate many more birthdays and that I will be home for the next one. Also may the coming years bring to you wider fields of service and honor, strength to perform your work and in the end peace, contentment and quiet rest.

Your son, a soldier of the United States, salutes you, with love and devotion.

JIMMY.”

A week later Private Simpson was killed in action, but none, to our mind, has left a finer legacy than this.

—SAVE—

“So constituted is the mind of man that the last calamity seems always the final one and the new prosperity the everlasting one.”

Uncle Sam's Debt

OUR four Liberty Loans amount to \$16,851,543,000 and the yearly interest on this amounts to \$671,666,107. But—we have loaned more than 7½ billions of this to our allies, so actually our net war debt is \$9,351,543,000 and the interest we must pay, after crediting the interest from our allies is \$371,666,107 yearly. We have to raise this and a good fraction of the principal each year by taxes as well as our other running expenses. Before the war it took one billion a year for all our expenses and after the war is over it will probably take four times that amount for many years to come. We are figuring on raising 6½ to 8 billions in taxes this year. Great Britain has loaned slightly more to the allies than have we and well over a billion in addition to her colonies. Before long we will begin the 5th Liberty loan drive so we must be careful and conservative and conserve and it will be easy.

—SAVE—

Farm Accounts and Taxes

LAST spring in our March issue we gave an illustration and description of a very simple set of blanks for keeping farm accounts which our officers use in their own farm bookkeeping. Nothing could be simpler and we gave these blanks away without charge to any farmer who called for them, and we will be glad to do the same now. "The Banker-Farmer" magazine wrote a story about them and as a result, though they started late, they sold more than 60,000 copies all over the United States and expect to sell many more this year. You have to have such an account in order to figure your income tax report and you ought to have it on general principles. They do say that a lead pencil used to figure and keep records is the best paying farm implement.

—SAVE—

Washington officials now estimate that the total casualties of the American Expeditionary forces in the war will not exceed 100,000, including the men killed in action, wounded, died of wounds, disease, and accidents and the missing who never will be accounted for. Some of those who have been missing probably will be accounted for when the prisoners are returned from Germany.

It was said today that it probably will be several weeks before the record of casualties can be completed.

From an Outcast

Below are a few of the remarks, embodying some of the serious intentions of Mr. William Hohenzollern during the war and before he removed to Holland.

In the year 1914 he said:

"Before the leaves fall from the trees we shall be back again in the dear fatherland. Exterminate first the treacherous English and walk over General French's contemptible little army. The warlike spirit still lives in the German people; that powerful spirit which attacks the enemy wherever it finds him, regardless of the cost.

"You, my troops, are my guarantee that I can dictate peace to my enemies. Up and at the foes! God's goodness will guide the German people through battle to victory—to the goal appointed for the German people by Providence. I have drawn the sword, which without victory and without honor I cannot sheathe again. We stand with our hearts toward God—to the dust with all the enemies of Germany.

In the year 1915 this criminal said:

"Our brave soldiers have shown themselves to be invincible in battle against nearly the whole world. The war drama now is coming to a close."

To the king of the Senussi he said:

"Our common enemies, whom Allah will annihilate to the last man, shall fly before thee. So be it."

Regarding the United States this Hun declared:

"America had better look out after the war. I shall stand no nonsense from the Americans. My destructive sword has crushed the Russians. In a short while I will announce new victories. The war drama now is coming to its close. In a just cause I am ready to force myself to be cruel."

In 1917 the former head of the German nation said:

"If the enemy does not want peace, then we must bring peace by battering in with iron fist and shining sword the doors of those who will not have peace.

"Victory in the coming year will again be on our side and on that of our allies. If only we cast the burden on the Lord, he will smite the foe hip and thigh as he did Amalek, the prototype of perfidious England.

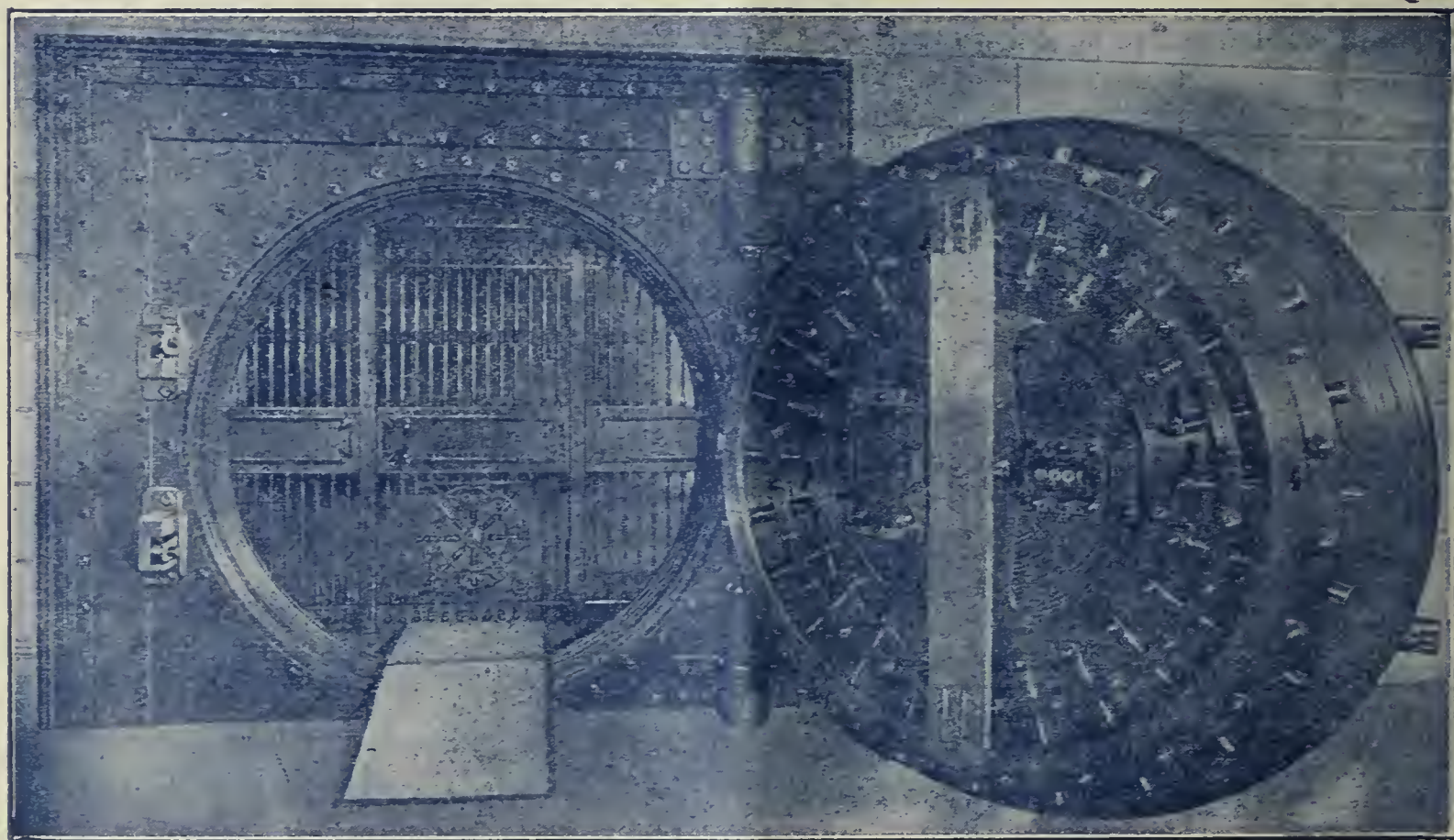
"Our U-boats are not going to rest until, with God's help, the enemy is beaten. With the help of God, who has hitherto graciously protected us, the enemy shall have a decision."

Why Take the Chance

of loss by theft, fire or neglect
when you can have your

Liberty Loan Bonds

kept for you free of charge in our absolutely
burglar and fire proof vault



This service is cheerfully given to Champaign
County people. Your interest collected and
credited to your account if you have one here.

1st NATIONAL BANK
CHAMPAIGN, ILL. (The Harris Bank)

THE BANK OF SERVICE

(See Page 6)

Champaign, Ill., and return
postage will be sent.

Permit No. 20
Champaign, Ill.

HOME AND PROGRESS



Good
Citizenship

Good
Roads

Good
Schools

Sanitation

Community
Betterment

Town and
Country
Co-operation

Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

"To the Interests of Our Country, all Other Considerations Must Yield"

WE FACE the most momentous moments in all our lives. We have just memorialized our three greatest of good men; three best of great men; three wisest of practical men, who, in turn fathered the NATION, saved the UNION, and spoke America's SPIRIT.

Will we make the messages of these immortal Americans reverberate so that even we and our own representatives here and you will hear and not forget? All the world has heard their voices; all men who would be and remain free, have followed and fought in their footsteps and precepts.

Will we, sons of such fathers, falter in these perilous times, and fall, from failure to follow, their words of ripe experience and admonition? Spoke Washington:—

"To the interest of our country, all other considerations must yield. * * * Against the insidious wiles of foreign influence.—I conjure you to believe me, fellow-citizens,—the jealousy of a free people ought to be *constantly* awake. * * * It is a maxim founded on the universal experience of mankind, that no nation is to be trusted farther than it is bound by its own self-interest."

Spoke Lincoln:—

"You cannot, if you would, be blind to the times. I beg of you a calm and enlarged consideration of them, ranging, if it may be, far above personal and partisan politics. * * * So much good has not been done by one effort in all past time as in the providence of God it is now your high privilege to do. May the vast future not have cause to lament that you have neglected it. * * * I do not mean to say that this general government is charged with the duty of redressing or preventing all the wrongs in the world; but I do think that it is charged with preventing and redressing all wrongs which are wrongs to itself."

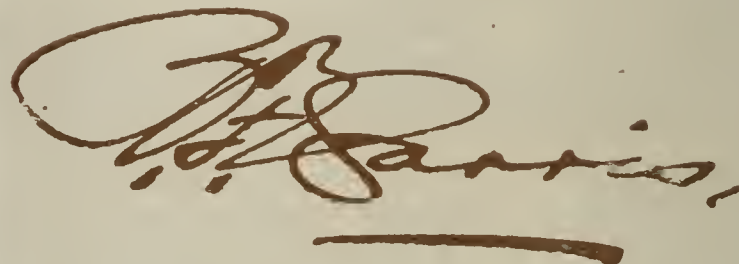
Spoke Roosevelt:—

"I speak for the performance of international duty, which can only come when we see fit ourselves to do our duty to ourselves, and when we have made up our minds never to make a promise to any other nation which cannot be kept; which ought not to be kept, and which will not be kept."

And,—here at HOME, where "Our Boys" in France have made it Sweeter Home than ever,—and safer from the OUT-side.—We must make it safer than ever from the IN-side; WE,—if we ARE the sons and have the single-purposed Americanism and courage of WASHINGTON, LINCOLN, ROOSEVELT, and those "Boys."

Alien enemies, I. W. W.'s, Bolsheviks, et al, cannot taint or be tolerated in our America.

First National Bank
Champaign, Mch. 1, 1919



HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)



"Where there is no vision the people perish"
In My Neighbor's Prosperity Lies My Security

OL. IV No. 1

CHAMPAIGN, ILLINOIS

MARCH 1919

Oct. 27, 1858

Jan. 6, 1919

"The big reward, if society is to remain healthy, must be given for service and not for exploitation of a man's fellows."



This was Col. Roosevelt's favorite picture, taken privately by his friend Curtis, the famous photographer of Indian life. The large original of this was presented by the artist to Mr. Harris and later endorsed, "B. F. Harris, from his friend Theodore Roosevelt. Jan. 15, 1915."

"In charity the one thing always to be remembered is that while any man may slip and should at once be helped to rise to his feet, yet no man can be carried with advantage either to him or to the community."—T. R.

"Great-Heart"

*A poem dedicated to the memory of
Theodore Roosevelt, apropos of
Roosevelt Memorial Day.*

BY RUDYARD KIPLING

Concerning brave captains
Our age hath made known
For all men to honor,
One standeth alone,
Of whom, o'er both oceans,
Both peoples may say:
"Our realm is diminished
With Great-Heart away."

In purpose unsparing,
In action no less.
The labors he praised
He would seek and profess
Through travail and battle,
At hazard and pain . . .
And our world is none the braver
Since Great-Heart was ta'en.

Plain speech with plain folk,
And plain words for false things,
Plain faith in plain dealing
'Twixt neighbors or kings
He used and he followed,
However it sped . . .
O, our world is none more honest
Now Great-Heart is dead.

The heat of his spirit
Struck warm through all lands;
For he loved such as showed
'Emselves men of their hands,
In love, as in hate.
Paying home to the last . . .
But our world is none the kinder
Now Great-Heart hath passed.

Hard-schooled by long power,
Yet most humble of mind
Where aught that he was
Might advantage mankind,
Leal servant, loved master,
Rare comrade, sure guide . . .
O, our world is none the safer
Now Great-Heart hath died.

Let those who would handle
Make sure they can wield
His far-reaching sword
And his close-guarding shield;
For those who must journey
Henceforward alone
Have need of stout convoy
Now Great-Heart is gone.

"We can keep our government on a sane and healthy basis, we can make and keep our social system what it should be, only on condition of judging each man, not as a member of a class, but on his worth as a man."—T. R.

WARM WELCOME HOME TO
"OUR BOYS"

The Oath of Citizenship

By Grover Cleveland

"In the discharge of my official duty I shall endeavor to be guided by a just and unstrained construction of the constitution, a careful observance of the distinction between the powers granted to the federal government and those reserved to the states or to the people, and by a cautious appreciation of those functions which by the constitution and laws have been assigned to the executive branch of the government."

But he who takes the oath today to preserve, protect, and defend the constitution of the United States only assumes the solemn obligation which every patriotic citizen—on the farm, in the workshop, in the busy marts of trade, and everywhere—should share with him. The constitution which prescribes his oath, my countrymen, is yours; the government you have chosen him to administer for a time is yours; the suffrage which executes the will of free-men is yours; the laws and the entire scheme of our civil rule, from the town meeting to the state capitals and the national capital, is yours. Your every voter, as surely as your chief magistrate, under the same high sanction, though in a different sphere, exercises a public trust. Nor is this all. Every citizen owes to the country a vigilant watch and close scrutiny of its public servants and a fair and reasonable estimate of their fidelity and usefulness. Thus is the people's will impressed upon the whole framework of our civil polity—municipal, state, and federal; and this is the price of our liberty and the inspiration of our faith in the republic.

—SAVE—

"No one of us can make the world move on very far, but it moves at all only when each one of a very large number does his duty."—T. R.

—SAVE—

More Safety

Again we have had to add another big lot of Safety Deposit Boxes to our vaults, until there is scarcely any room left for more. If YOU haven't a box for your valuable papers, you should get one NOW, before something happens to those papers.

Boy Scouts

THE Champaign Boy Scouts organization is making good headway, though it recently lost Scout Master Williams. More towns in the county ought to organize boy scout councils. The school teachers are encouraging the work and many of them following the scout program each day, thus:

1. National song.
2. Scout's salute to the flag.
3. Scout's pledge to the flag.
4. Statement of pupils having relatives who are Scouts, of good turns done by Scouts.
5. Statements of other pupils of good turns done by Scouts.

General Pershing says "The Boy Scout Movement has my unqualified approval. Honest and faithful service in the Boy Scouts develops those manly qualities that fit our boys for the more serious duties of citizens and soldiers."

Boy Scouts of America were organized in 1910. Largest volunteer organization in the world. About 450,000 Scouts in present membership, and about 500,000 Scouts have passed through the work. About 1200 Scouts in 52 localities in Portland, with 200 in suburban towns under our direction. Admits all boys over 12 years of age, regardless of color, nationality or religion. Boys must not be abnormal or subnormal, but none are too good and none too bad to join. The motto of the Boy Scouts is "Be Prepared," which means that the Scout is always in a state of readiness in mind and body to do his duty; to be prepared in mind, by having disciplined himself to be obedient, and also by having thought out beforehand any accident or situation that may occur, so that he may know the right thing to do at the right moment, and be willing to do it; to be prepared in body, by making himself strong and active and able to do the right thing at the right moment, and then to do it.

THE SCOUT OATH IS AS FOLLOWS:

"On my honor I will do my best—

1. To do my duty to God and my country, and to obey the Scout law.
2. To help other people at all times.
3. To keep myself physically strong, mentally awake, and morally straight."

In the Second Liberty Loan campaign Scouts sold 533,820 bonds, amounting to over \$103,000,000.00. No men's organization in the country did as well.

In the Third Liberty Loan campaign Scouts sold 649,184 bonds, amounting to \$78,000,000.00.

In the three Liberty Loans Scouts sold one out of every 23 bonds sold in the country.

Politics Is the First Business of the Good American

JNDER our form of government the people are the arbiters of men and measures. The people at the ballot box determine the fate of leaders and of policies. Political parties are the agencies through which great national policies find their way into legislation and administration. The choice between parties and among leaders on election day is determinative in its effects upon the welfare of the nation.

Every citizen worthy of the name in this republic is "in politics." If he is not in politics he is delinquent in his duty to himself and to his country. Very often the citizen who is too virtuous or too anaemic to be in politics is the loudest declaimer against the train of evils which inevitably follows the failure of the so-called good citizen to participate in the caucus, the primary and the convention, although his failure to participate is proof that he isn't very much good.

Yes, politics matters. It matters mightily. It matters mightily in city and county, in state and nation. Political parties matter. Their policies are not identical. They differ radically. Results equally beneficial cannot result from the adoption of any of their varying philosophies of government. The government is a great corporation, existing for the common good, in which each citizen is a stockholder.

We repeat, politics is the first business of the citizen. The citizen who assumes an attitude of indifference toward those principles and those movements which are destined profoundly to affect the welfare of this and future generations for good or for ill, is unworthy of his heritage as an American citizen. Disdain of politics is not a distinction—it is a disgrace.

—SAVE—

"Greatest Hero of the War"

CHARLES Evans Hughes, who made the address at the Republican Club yesterday afternoon, standing by a full-length portrait of Colonel Roosevelt, gave an eloquent and careful analysis of Colonel Roosevelt's career from childhood to his last days, and pronounced his last four and a half years the most useful and valuable of his life.

"He was one of the first," said Mr. Hughes, "to appreciate the significance of the great war and our duty. His soul revolted at the wrongs of Belgium and he poured out the vials of his scorn upon the neutrality which ignored the

calls of humanity and sacrificed the self-respect of the American Republic.

"When the Lusitania was sunk, in May, 1915, he demanded action with 'immediate decision and vigor.' 'Centuries have passed,' said he, 'since any war vessel of a civilized power has shown such ruthless brutality toward non-combatants and especially toward women and children.' None of the 'old time pirates' had 'committed murder on so vast a scale.' 'We earn, as a nation,' he cried, 'measureless scorn and contempt if we follow the lead of those who exalt peace above righteousness, if we heed the voices of those feeble folk who bleat to high heaven that there is peace, when there is no peace.

"For many months our Government has preserved between right and wrong a neutrality which would have excited the tremulous admiration of Pontius Pilate—the arch-typical neutral of all times."

"Theodore Roosevelt, to his lasting honor be it said, was right, and had his voice prevailed and had the country earlier shaken off its lethargy, millions of lives and countless treasure might have been spared. Better late than never, but it is costly to be late.

"If America by its aid at the critical moment made victory possible, it was the spur of Roosevelt that assured that aid, and while we acclaim the splendid services of officers and men, the pride of our army and navy, and of the host of willing workers, and are gratified at the vast achievements of the nation, let it not be forgotten that yonder in his last resting place in Oyster Bay lies our greatest hero of the war. He incarnated the spirit of America, and when he passed away, and controversy was no more and enemies were silenced, the country with one voice paid its tribute to the patriot who, without office or commission, had supplied the leadership which had not altered or erred, and had fought to maintain the nation's honor."

—SAVE—

Those Anti-Thrift Germs

Wife—The fact that there are germs on money doesn't worry men.

Hub—No, my dear. It would take a pretty active germ to hop from the money to you during the brief time you have it.

Better take it to the Savings Department and we will make it germinate and grow.

—SAVE—

"It is not possible ever to insure prosperity merely by law."—T. R.

A Poor Record

IN the first twenty-four corn counties in 1917 in Illinois, Champaign County stands first in corn; second in oats; eighteenth in wheat; second in hay; seventh in horses, and way below twenty-fourth in beef-cattle, cows, hogs and sheep.

How are we keeping up our fertility? That's easy,—we are NOT.

In the figures we have just compiled from the returns made from every one of the 223 school districts in the county, we find that there are 26,766 hogs over six months, and 16,052 under six and over two months old in the entire county.

In other words, of well-grown hogs there are only an average of 27 hogs to the section and only 45, if all hogs are counted. This means an average of only 7 to 11 hogs to the quarter section, which is about the average size of our farms.

In the same way, there is an average of less than two milk cows, or a total of four and one-half milk cows, bulls, and over one-year-old steers and heifers on each quarter section.

This is terribly disappointing and discouraging to "Home and Progress," and to the future of the homes and progress of the county, that depends upon the fertility and productive value of its farms.

The county does not begin to produce even the meat that its population consumes,—not much more than the farm population uses. Very few farmers produce more than one litter of pigs a year, and only average seven hogs per one hundred acres.

The president of this bank tries to sell an average of a hog an acre, and at least one and one-half animals per acre, per year on his Champaign county farms, yet even this production won't keep up soil fertility without other help.

January 1st there were 75,587,000 hogs on American farms,—greatest on record, and 18½ million more than in 1914. That is equal to an average of 25,000 hogs to every county in the United States. The bulk of the hogs have to be raised in the corn belt, for hundreds of counties don't raise any. Champaign county is a great hog slacker; cheating itself and selling itself out of its very soil fertility,—these figures prove it. Let's raise more meat and FERTILITY.

A lead pencil is the most valuable of all farm implements,—let's use it.

Valuing nitrogen at 25 cents, phosphate 20

cents, potash at 10 cents per pound, and all stalks and straw and two and one-half tons of clover plowed under, straight grain farming with, say, four year rotation, (corn, corn, oats and clover,) figuring 50 bushel yields and two and one-half tons of clover, means a fertility loss of \$40.45 per acre, (\$30.30 for corn, \$10.15 for oats) in four years from crops sold.

The two and one-half tons of clover plowed under will return \$25.00 of this in nitrogen, leaving the soil short of \$7.20 of phosphate and potash, and \$8.25 of nitrogen, or a total loss of \$15.45.

Manuring, pasturing live stock, and putting on phosphate and limestone must, or most of these two things must be done to save the soil, the best investment we can make.

Fence your farm hog and stock tight, and let's make this land actually worth \$400.00 or better,—for that's the price we set for it in our public statements ten years ago.

—SAVE—

"Great Heart"

SENATOR Albert J. Beveridge of Indiana, who spoke at the memorial services at the Academy of Music in Brooklyn, said:

"The international work of Theodore Roosevelt freshest in our minds is, of course, the herculean work he did to throw the resistless power of the American republic into the recent combat of nations. In doing this he was again typical of the American people.

"If, as all nations admit, America turned the tide, then to Theodore Roosevelt, more than to any one single human being, is due the victory of freedom.

"When he felt the triumphant end was certainly assured he turned to the inevitable situation of the American people during the period now approaching—a period which within two or three years we surely must enter. He believed that that period will be the gravest through which the nation has ever passed, excepting only the civil war and the years that followed the Revolution.

"Few persons ever lived who had so many and such attractive phases of mind and character. And through all his talk and actions ran the golden thread of high purpose and broad sympathy.

"If asked for one word to describe Theodore Roosevelt as I knew him, I should say that the word 'greatheartedness' best expresses the man. Had he lived in the age of chivalry he would have been called 'Great Heart.'"



*J. B. Harris by
with the light
Theodore Roosevelt
May 28th 1912*

Roosevelt's Biblical Code

ON June 5, 1917, through the medium of the New York Biblical Society, Colonel Roosevelt penned in the presence of Secretary Carter and handed to him uncorrected, the following message to our troops in France:

"The teachings of the New Testament are foreshadowed in Micah's verse: 'What more doth the Lord require of thee than to do justice and to love mercy and to walk humbly with thy God?'"

"'Do justice'—and therefore fight valiantly against the armies of Germany and Turkey, for these nations in this crisis stand for the reign of Moloch and Beelzebub on this earth."

"'Love mercy.' Treat prisoners well, succor the wounded, treat every woman as if she was your sister. Care for the little children and be tender with the old and helpless."

"'Walk humbly.' You will do so if you study the life and teachings of the Savior."

"May the God of justice and mercy have you in His keeping."

"THEODORE ROOSEVELT."

—SAVE—

"I despise a man who surrenders his conscience to a multitude as much as I do one who surrenders it to one man."—T. R.

General Wood's Tribute

A GLOWING tribute to Colonel Roosevelt by his closest personal friend, Major-General Leonard H. Wood, which was written by him in Kansas City, was read yesterday in various parts of the country. It was as follows:

"In Theodore Roosevelt's opinion no man who refuses service to the limit of his ability, whether in war or peace, is fit to be a citizen. Knowing our men will always go to war for what they believe to be right, and that when they refuse we shall cease to be a nation, and realizing that our women will send them and despise them if they do not go, and that the better-trained they are the fewer will die, he advocated universal training for national service, training on rational lines such as the Swiss or Australian. He realized that it was a false humanity, indeed it was brutal inhumanity, not to give the men who are to fight our battles a sporting chance."

"'Speak softly, but carry a big stick,' with him meant to be just and fair, but be ready to meet the forces of wrong with the disciplined strength of right. He had little patience with those adroit in the use of words and skilled in the building of phrases but lacking the concrete courage to meet issues when national honor, the lives of our people, and the best interests of humanity and civilization demanded action."

"It was impossible for him to be neutral in the face of wrong. He believed in a free press, free speech and pitiless publicity, and understood that a democracy resenting criticism, smothering the press and hampering publicity is a democracy in danger if not a democracy dying."

"He did more than any other president to make the world realize what the United States stands for and what a republican form of government means."

"Along the fighting lines in France and Flanders there were more inquiries concerning Col. Roosevelt's opinion, his views, his probable line of action, than concerning all other Americans combined."

"We must pick up the torch where he dropped it and carry it on. This is vital to our country and to mankind."

—SAVE—

"No man needs sympathy because he has to work, because he has a burden to carry. Far and away the best prize that life offers is the chance to work hard at work worth doing."—T. R.

"LET THOSE WHO
SERVE YOU BEST
SERVE YOU MOST"

The Harris Bank tries to "Serve you
Best"—TRY IT.

Four Men Who Shouldn't Save

IN the realm of business, there are four men who need not save their money. (1) The man who is sure of his job for life—dead sure beyond peradventure; certain that his income will never be less, nor his needs greater than they are today, let him spend his money as fast as he earns it and worry not. But there are few who have "life tenures," and you are not likely to be that man. Only taxes and death are certain.

(2) The man who has no one dependent upon him. There are a few mortals so situated that they have themselves only to think about, and therefore as long as they take good care of number one, can rest easy that they have done all the occasion requires. But you are not likely to be that man. No doubt you have a family, a father, mother, sister or someone who is near to you, and for whom you should have thought of what the future will mean if nothing is saved.

(3) The man who never expects an opportunity or a necessity to arise that will call for money. You are not that man. Some day a big opportunity may knock at your door. Suppose one of your friends were to come along and say: "Bill, here's a chance to make some money—can you raise a few hundred dollars?" Will you be ready in mind and purse to seize it? Money *en masse* has power denied to money scattered. It is like the great cables that support the bridges, each composed of tiny wires, barely strong enough for a telephone wire, and yet when bound into a cable they support enormous weights, because *they pull together*—in one direction.

(4) And then there's the man who doesn't care. Opportunities may knock, necessity arise, need come hard, but he does not seem to care; he is calloused and the world has little use for him. He is the antithesis of thrift.

And you? Would you be sure of the same job for life if you could? You have some one dependent upon you; you know you will have an always better chance, and will need money some day, and you do care—therefore *you will save your money!* Let us help you.

Illinois Farm Products

In 1917 Illinois led all other states in the Union in farm products deposing Texas to second place and Iowa to third place. The total value of Illinois farm products was in round numbers \$842,000,000.00. The value of Illinois farm property is over \$4,000,000,000.00.

Compared with other states, Illinois ranks first in farm products; second in production of swine; second in total value of live stock; second in production of horses; fourth in production of mules; fourth in production of cows; and seventh in production of sheep.

In 1917 Illinois raised—

One hundred per cent more wheat than in 1916, or an increase of 12,000,000 bushels.

One-third more oats, or an increase of 60,000,000 bushels.

One-third more corn, or an increase of 120,000,000 bushels.

One-third more rye, or an increase of 200,000 bushels.

One-tenth more barley, or an increase of 150,000 bushels.

In 1918, Illinois raised—

Three times as much barley as in 1917, or four and three-quarter million bushels.

Seventy per cent more wheat than in 1917, or 40,398,000 bushels.

One-eighth of all the oats in the United States, producing on five and one-half million acres, 227,000,000 bushels.

One-eighth of all corn in the United States, producing on nearly 7,000,000 acres, 350,000,000 bushels.

One-ninth of all the wheat, oats, rye, barley and corn (combined) in the United States.

—SAVE—

Wanted--A Home on the Farm

HAVE had thirty years experience on a farm and will never leave you. Have no objections to working nights and Sundays. Not afraid of rain or mud and am always ready for work. There is only one thing I will have to admit, however, I am subject to getting very full at times, but unlike other farm help, it is during these spells that I do my best work.

But with all that I am, and all that I have done, I am still seeking a home on the farm. Good farmers, you are making a sad mistake if you do not engage my services at once. I work very cheaply.

All that I ask is fair treatment and a decent burial and I will remain.

Yours forever,

A GOOD DRAIN TILE.

You Boys Back from France

have a bigger, better view of life than when you went away.

You will take up your old work or go into a new position with new and bigger aspirations. And remember, cash in this Bank will help you reach those aspirations. Welcome to our

SAVINGS DEPT.

I Notable Achievements of Theodore Roosevelt's Administration

BY FRANK A. MUNSEY

1. Negotiating twenty-four treaties of general arbitration.
2. Navy nearly doubled in tonnage and greatly increased in efficiency.
3. Bringing about the settlement of the Russo-Japanese War by the Treaty of Portsmouth.
4. Battleship fleet sent around the world.
5. Avoiding the pitfalls created by Pacific Coast prejudice against Japanese immigration.
6. State militia brought into coordination with army.
7. Keeping the door of China open to American commerce.
8. Reorganization of the Consular service.
9. Second intervention in Cuba; Cuba restored to the Cubans.
10. Finance of Santo Domingo straightened out.
11. Development of civil self-government in insular possessions.
12. Reduction of the interest-bearing debt by more than \$90,000,000.
13. Hepburn Rate Act.
14. National Irrigation Act.
15. Canal Zone acquired and work of excavation pushed with increased energy.
16. Inspection of packing-houses.
17. Pure Food and Drug Act.
18. Federal meat inspection.
19. Alaska Boundary dispute settled.
20. Establishment of Department of Commerce and Labor.
21. Settlement of the coal strike of 1902.
22. The Government upheld in Northern Securities decision.
23. Conviction of post-office grafters and public-land thieves.
24. Directed investigation of the Sugar Trust custom frauds, and the resultant prosecutions.

25. Regulation of railroad employees' hours of labor.

26. Improvement of waterways and reservation of water-power sites.

27. Employers' Liability Act.

28. Extension of Forest Reserve Act.

29. Safety Appliance Act.

30. Inauguration of movement for conservation of natural resources.

31. Inauguration of movement for improvement of conditions of country life.

Policies Recommended by Roosevelt

1. Reform of the financial system.
2. Inheritance tax.
3. Income tax.
4. Passage of a new employers' liability act to meet objections raised by the Supreme Court.
5. Parcels post.
6. Revision of the Sherman Anti-trust Act.
7. Legislation to prevent over-capitalization, stock-watering, etc., of common carriers.
8. Legislation compelling incorporation under Federal laws of corporations engaged in inter-state commerce.
9. Increase in army and navy strength and efficiency.

—SAVE—

Energy and Economy

Are the two main elements of a successful business life.

A savings account builds each.

Men and women are cordially invited to open an account with the strong Savings Department of this institution.

Three per cent interest will be paid you on your money, and this interest is compounded every six months.

—SAVE—

Are You One?

"Since the first Liberty Loan, revolutionary methods of nation-wide proportions to sell government bonds have actually made millions of new investors.

"Before that First Liberty Loan campaign was launched, according to reliable data, the highest estimate of the number of investors in the United States was 300,000; today these investors exceed probably 30,000,000.

Are you an investor,—and do YOU have a savings account? Come in and let us get you started.

—SAVE—

"Clean politics is simply one form of applied good citizenship."—T. R.

ANYONE WHO PERSUADES YOU TO
PART WITH YOUR LIBERTY BONDS
MAKES MONEY AT YOUR EXPENSE.

"Passionately American"

G OV. Lowden said in part:

"Today, a great nation pays tribute to the memory of a great man. All over the country men and women and children are gathered together to confess their debt to Theodore Roosevelt.

"Great events are forever connected with his name: the Panama Canal; the Portsmouth Peace Conference, the great conservation movement, the curbing of powerful corporations. But the greatest event of all was Theodore Roosevelt himself. It was not so much what he did as what he was. For during all his life he was the lightning in the political sky which purified the air.

"He was passionately American. Just as his family was dearer to him than any other in all the world, so his country was dearer to him than all the world beside. He did not diffuse his love. He wished all nations well. He sympathized with people everywhere. But he reserved his deepest love for his own people and his own land.

"In the darkest hours of the war, when ruin of all seemed near, there was not a lover of his country anywhere who did not thank God for Theodore Roosevelt. Americans everywhere turned to Oyster Bay and renewed alike their courage and their hope.

"And now those of us who realize that the battle is but half won, and that we must pluck the red flag of anarchy from the sky as we have torn that other banner of Prussian despotism down, must have within us a constant sense of loss that Roosevelt no longer leads on earth. But thank God, we have, to strengthen and guide us, the matchless words and deeds that all his life were aimed against disorder and anarchy everywhere.

"The intrepid soul of Theodore Roosevelt has taken its flight. A mighty voice is stilled. The most forceful personality of our time has gone from out our midst. But while America endures it will be a better America because he lived and wrought."

—SAVE—

"This government is not and never shall be a plutocracy. This government is not and never shall be ruled by a mob."—T. R.

A Year of Thrift

You learned to save this year.

W. S. S., the Liberty Loans and the High Cost of Living were your tutors.

Now learn to save wisely. Let this bank be your depository for all your funds.

Liberty Bonds and W. S. S. held for safe keeping without cost; also the use of a "Trusty Bank" offered to our depositors whether they start with \$1 or more.

—SAVE—

Know the Success Family

The father of Success is Work.

The mother of Success is Ambition.

The oldest son is Common Sense.

Some of the other boys are Perseverance, Honesty, Thoroughness, Foresight, Enthusiasm and Co-operation.

The oldest daughter is Character.

Some of her sisters are Cheerfulness, Loyalty, Courtesy, Care, Economy, Sincerity and Harmony.

The baby is Opportunity.

Get acquainted with the "old man" and you will be able to get along pretty well with all the rest of the family.

—SAVE—

Influenced More People

The Rev. Dr. Ernest M. Stires at the Church of St. Thomas, Fifth avenue and Fifty-third st. New York, said:

"Theodore Roosevelt in his life time influenced more people for good than any other man who has lived, explain it as you may. No other statesman has so appealed to the imagination of the world. He made the fight for righteousness not merely glorious, but interesting and joyous. He was always a marvelous combination of boy and soldier and sage with a boy's clean heart and love of life, the soldier's courage and loyalty, and the sage's knowledge of the past, vision of the future and wise decision on the present.

"No other man filled so many places or filled them so well, from historian to explorer, from Police Commissioner to President."

—SAVE—

The Home

The home—that institution for which and by which all other institutions in the world exist.

Put the same intelligence and training into the making of the home that is given to great business enterprises.

The home is producing the future men and women—the greatest crop of all.

Home Thrift

The habits of thrift we began to acquire during the war are to be especially encouraged this year. Thrift is not merely SAVING. It is wise USE of resources, but wise SPENDING results in saving in the long run. Now is the time to put house-keeping on a business basis. Few housekeepers know what their house-keeping plant is worth. Few know how much they spend a year for food, for clothes, for furnishing, or for running expenses, and very many have no idea what the family income per year is. It would certainly pay husband and wife to be partners in the business side as well as the ethical side of home-making.

This service in Illinois is rendered by the County Home Adviser—directed by Dr. Londa Perry, the Economist of the Home Economics staff at the State University. Classes in household accounting will be taught in all counties where there are home advisers. Mrs. Bronson is our county adviser. Call and see her in the Imperial Block a few doors south of the Harris bank. Every woman in the county, especially farm women, should know her and cooperate with her in her work for women, children and homemaking. Ask to have her "Home Improvement Bulletin" mailed to you regularly.

—SAVE—

"The Greatest Pacifist"

GOV. Henry J. Allen of Kansas, said in his Roosevelt Memorial address:

"No man," he said, "ever put a padlock on his lips when a wrong was to be righted.

"He never wanted a neutral background.

"He surrounded himself with the strongest men on earth; he was not afraid to put the strongest men he could find in his Cabinet; he was not afraid of the intelligence of any man—he courted it.

"He was the greatest pacifist the world ever knew; he always backed his words with deeds.

"It was easier for Roosevelt to have peace than a joint debate.

"In all his great leadership no years were so great as the last ones.

"In the last four years he compelled not only the people but the government to follow him.

"One thing I liked about him—he was never defeated. He was stopped a great many times, but never defeated.

"His domestic life was what every American home should be—as sweet as old fashioned poetry.

"In all his life Theodore Roosevelt never told a vulgar story.

"His attitude toward women was the tenderest and the noblest that chivalry of the soul knows.

"He had the majesty that belonged to truth, courage and the highest citizenship.

"May God make us worthy of his courage, his wisdom and his leadership."

—SAVE—

This Is the Children's Year

The whole country is awake to the necessity of seeing that the citizens of tomorrow shall be "physically, as well as mentally fit" for citizenship.

The Children's Bureau of the Department of Labor, Washington, has launched a campaign to save one hundred thousand child lives that according to the records of former years would be sacrificed to carelessness, ignorance or poverty. The County Home Advisers are helping in this movement. The Home Adviser of McLean county reports the hot lunch served in thirty-five schools and an increased use of milk and vegetables in the diet of children at home. In Hancock county, for instance, the women of the Council of National Defense Child-Welfare Committee have weighed and measured more than 2000 children. Where the children are found to be undernourished or overfed, which is just as bad, and in the country more frequent, the mother is referred to the Home Adviser for advice in regard to the child's diet. Reports are made to the Adviser as to the progress of the case and mothers are becoming interested in the fact that proper feeding prevents sickness and doctor's bills.

"Our Family of Depositors"

numbers over 5000, and the number is ever increasing. You are invited to join this "family circle" and you will find a cordial and friendly welcome here, whether your business is large or small.

Our officers want you to call and talk with them regarding your banking business; they will be still more glad if they can offer a suggestion which will be of some service to you in looking after your financial affairs.

—SAVE—

Your Garden

Have you begun to plan for your spring garden work? NOW's the time and many of us who did not have a garden last year should have one. It's fine in every way and is part of the thrift habit we are all going to follow hereafter.

Encouragement

YOU can understand,—that is if you appreciate encouragement and good words, of which we all give and receive all too little,—that we take fresh heart when some one tells us “we like,” “we can’t do without Home and Progress,” etc.

Here are two letters among quite a few that come to us now and then:—

“Dear Sirs: In regard to stopping Home and Progress. It would be a pity to stop a paper that has so much good advice in it, that can be taken by both young and old. I appreciate it and the effort you are putting forth for the betterment of some of the evils of our present day.”

“Yes, I would be pleased to have the Home and Progress continue for I find many helps in the pages and as soon as I am in Champaign will call at the bank and pay whatever is my portion towards keeping it up.”

—SAVE—

Tenants and Landowners Should be Business Partners

Any attempt to put landowners and tenants in separate classes and contend that the interests of the one are opposed to the interests of the other is vicious and dangerous. Landowners are only human beings with all the virtues and frailties of humankind, and the same is absolutely true of tenants. Moreover, the tenant of today is often the landowner of tomorrow, and, nine times in ten, the honest, painstaking, industrious and thrifty tenant graduates into a landowner who is successful in his relations with tenants.

But plainly, the primary object of any business, farming included, is to make money or its equivalent; but the very first lesson any man, landowner or tenant, should learn is that making money dishonestly is the worst kind of business—bad not only because it is wrong, but bad also because in the long run it never pays. Too many landowners and tenants have yet to learn this lesson. There are landowners, we regret to say, who have no scruples against “skinning” a tenant, and there are also tenants who gloat over “getting the best” of the landowner.

To the landowners, we say that the surest way to make a dishonest tenant is to be dishonest in your relations with him. Even the most ignorant tenant senses it when he does not get justice, and he resents it and the landowner’s interest invariably suffers. The landowner, by virtue of his superior business position, should set the tenant an example of

unquestioned business rectitude. His profits should come from the land, not out of the man.

To the tenant, let us say that your whole business future depends upon your reputation for honesty and square dealing. These mean trust and confidence on the part of men who can help you, and these, coupled with industry and economy, lead straight to home ownership and independence. However dishonest your landlord may be, it will be a fatal mistake for you to follow his example. A better plan will be to leave him and leave him as quickly as you can.

The only right relation between landowner and tenant is as business partners, each working for the good of the firm. Such a relation means satisfied landowners, prosperous, contented tenants, and farm lands increasing in fertility and value. It is simply another case where the Golden Rule is not only good morals but good business as well.—*The Progressive Farmer*.

—SAVE—

“Lonesome Without Teddy”

The Rev. Dr. Charles H. Parkhurst, who preached in the First Reformed Church at Pasaic, N. J., emphasized the feeling that a great source of interest in life had disappeared with the death of Col. Roosevelt, and he added:

“How many people have said to me, ‘We don’t know how we will get along without Teddy?’”

The Negro Business League and other organizations of that race held a joint memorial service at St. Mark’s M. E. Church, where Dr. Emmett J. Scott said:

“Colonel Roosevelt early in his career espoused the cause of the black man, not because of any especial love of the black man, but because of his love of justice. He saw that the black man was weak, almost defenceless, and was not getting the thing which he termed a square deal.

“More than any other man in public life in the last three decades, Colonel Roosevelt, in his intense championship of equality of opportunity, and that the guarantee of life, liberty and the pursuit of happiness should apply to every American citizen, regardless of race, color or previous condition of servitude.”

—SAVE—

When you’re old, Dog Tray,
When you’re old,
It isn’t what you’ve earned
It’s what you’ve saved
That’s going to help you,
When you’re old, Dog Tray,
When you’re old!

Spring Farm Investments

1. Paint the farm home and outbuildings. A good coat of paint preserves buildings from decay and is genuine economy. In addition, with nicely painted farm buildings there comes a certain pride of ownership that is good for any farm family. People who live in nicely painted houses cannot but have a greater self-respect and love for their surroundings.

2. Beautify the home grounds with grass, flowers, shrubs and trees. In a land where nature has given us green grass, flowers and trees in profusion, as a people we have been too indifferent to the charm of these things that are so essential in the making of any really attractive country home.

3. Install farm waterworks. The convenience and saving of labor effected by running water in the farm home only have to be experienced to be appreciated. And with prices of farm products at present levels, there is really no good reason why thousands of farm homes should not be equipped with waterworks. These systems vary in cost to suit nearly every purse, from an elevated barrel for a tank with water in the kitchen only, to the pneumatic underground tank supplying kitchen, well equipped bathroom, and a complete sewage disposal system.

4. Put in an up-to-date lighting system. Next after running water we would place an up-to-date lighting system. Electric lights are doubtless the best and most convenient of all, though they of course cost more. Acetylene systems cost less, and are probably somewhat less convenient than electricity, though they are giving satisfaction in many thousands of cases. If neither electricity nor acetylene can be had, there are certain kinds of kerosene lamps that give far better light than the old kind.

—SAVE—

Two Old Friends Gone

Death is continually claiming the grandparents of so many of our depositors. Since our last issue two of our well-known citizens, Mrs. George F. Rising and A. H. Fletcher have gone. Most of their lives were spent in this county and they will be sadly missed.

—SAVE—

"Why quit our own to stand upon foreign ground? Why, by interweaving our destiny with that of any part of Europe, entangle our peace and prosperity in the toils of European ambition, rivalry, interest, humor, or caprice?"—Washington.

Our Women Folks

So many people remark about the large number of women they see in the Harris bank. We know of no bank where so large a percentage of women come regularly and we are mighty glad and proud to have it so. It is fine for them and for all the rest of us, not alone because of their influence in business, but because it indicates the rapidly growing tendency of women to take charge of much of the family saving and spending and they are sure to bring the best results. Every woman should have a bank account and help the children start one and keep the children regular and constant in their saving and depositing.

—SAVE—

"Congressional Memorial"

SENATOR Lodge in making the memorial address to Congress said:—

"How telling his work has been was proved by the confession of his country's enemies, for when he died the only discordant note, the only harsh words came from the German press. Germany knew whose voice it was that had more powerfully than any other called Americans to the battle in behalf of freedom and civilization."

Because he was not permitted to go to Europe at the head of a body of soldiers, said Mr. Lodge, Roosevelt was denied the reward which he would have ranked above all others, 'the great prize of death in battle.'" The absolute purity and beauty of his family life tells us why the pride and interest which his fellow-countrymen felt in him were always touched with the warm light of love. In the home, so dear to him, in his sleep, death came, and—

"So Valiant-for-Truth passed over, and all the trumpets sounded for him on the other side."

—SAVE—

Champaign Co. Seventh

DURING 1918 the automobile license fees totaled \$2,762,567.53, outside of Cook County whose total was \$890,351. The first nine counties are as follows:

Peoria	\$60,340.97
La Salle	56,199.71
McLean	55,203.79
Sangamon	54,044.35
Winnebago	53,225.15
Kane	51,419.80
Champaign	47,357.51
Rock Island	47,012.27
Vermilion	45,285.76

Shame Illinois

THE Germans have talked of their efficiency and social legislation for so long a time and in such loud tones that we have ended by believing in it. Following are some facts:

The British law of 1844 was the first statute in any country limiting the hours of labor for adult women. In our country, the Massachusetts ten-hour law of 1874 was the first act that effectively restricted the hours of labor for women in the United States. . . . Other European countries followed England's example—France in 1848, the Swiss Republic in 1877, Austria in 1885, Holland in 1887, Germany in 1891. England also led the way for abolishing night work for women in 1844, and it was not until five years later that Germany followed her example. It is well to note that in only ten of our states has this standard been accepted in the twentieth century. In Illinois it is legal for women to work 70 hours a week, a longer working week than England allowed in 1844.

—SAVE—

The New Day In England

"It is not only the new women electors," continues the London Daily Mail, "whom the old wirepullers have to fear. There is a new world with a new atmosphere, a new outlook, new issues, new problems, new conditions. New men are needed to interpret the new meanings of politics. The old players of the old game have passed or are passing one by one into obscurity. The lights that seemed to burn so brightly when the present parliament was elected are extinguished or have dwindled into guttering candle-ends. The old shibboleths and definitions are empty, meaningless sounds. The party wirepuller's old stock in trade is obsolete and he has nothing ready or in sight with which to replace it.—Exchange."

—SAVE—

The Federal report dealing with the year 1917 shows the following as the per capita cost of state government of states in the Middle West:

Michigan	-----	\$7.54
Wisconsin	-----	6.26
Pennsylvania	-----	4.37
Indiana	-----	4.22
Ohio	-----	4.01
Illinois	-----	3.71

—SAVE—

Don't let swindlers persuade you to part with your Liberty Bonds.

"Re-Discovered Commandments"

England held memorial services in Westminster Abbey. Archdeacon Carnegie said:

"Colonel Roosevelt, had cast his influence always on the side of moral right. Someone had said, the speaker remarked, that his greatest feat was the rediscovery of the Ten Commandments. To him right was right and wrong was wrong, and at all hazards he ever chose the plain path of duty."

Archdeacon Carnegie referred to the outbreak of the war, and how the British saw Belgium invaded, and declared themselves on the side of the right. Colonel Roosevelt saw it, too, added the speaker, and aroused the American people.

"He spent himself, he sacrificed his life," the speaker said, "but long before he died he realized that his allotted task was completed."

—SAVE—

"The legitimate object of government is to do for a community of people whatever they need to have done but cannot do at all or cannot so well do for themselves in their separate and individual capacities. In all that the people can individually do as well for themselves, government ought not to interfere."—Lincoln

—SAVE—

"Woe to us all if ever as a people we grow to condone evil because it is successful."—T. R.

—SAVE—

"Let not him who is houseless pull down the house of another, but let him labor diligently and build one for himself, thus by example assuring that his own shall be safe from violence when built."—Lincoln.

—SAVE—

How Big Was U. S. Army?

How the U. S. Army grew after the declaration of war against Germany is one of the most interesting pages of the history of the nation. It is a story told in figures.

When America entered the war only one person in each 580 in the nation was in the army. When the war ended more than 25 per cent of the entire male population between the ages of 18 and 31 years was in the army.

On April 1, 1917, America had an army of 190,000. In twenty months it virtually multiplied itself by twenty. In twenty months an army more than ten times as large as America had at the beginning of the war had been enlisted, trained and sent abroad.

Sept. 1, 691,000, 45,000 in France.

Jan. 1, 1,325,000, 176,000 in France.

July 1, 2,380,000, 996,000 in France.

Nov. 1, 3,665,000, 1,993,000 in France.

"Citizens by birth or choice of a common country, that country has a right to concentrate our affections. The name of American, which belongs to you in your national capacity, must always exalt the just pride of patriotism more than any appellation derived from local discriminations."—Washington.

—SAVE—

"You say your husband is a religious man; tell him when you meet him that I say I am not much of a judge of religion, but that, in my opinion, the religion that gets men to rebel and fight against their own government, because, as they think, that government does not sufficiently help some men to eat their bread in the sweat of other men's faces, is not the sort of religion on which people can get to heaven."—Lincoln, 1864.

—SAVE—

"I owe more than I can ever express to the west, which, of course, means to the men and women I met in the west. There were a few people of bad type in my neighborhood—that would be true of every group of men, even in a theological seminary—but I could not speak with too great affection and respect of the great majority of my friends, the hard working men and women who dwelt for a space of perhaps 150 miles along the Little Missouri. I was always as welcome at their houses as they were at mine. Everybody worked, everybody was willing to help everybody else, and yet nobody asked any favors."—T. R.

—SAVE—

"And let us with caution indulge the supposition that morality can be maintained without religion."—Washington.

—SAVE—

"The one victory we can ever call complete will be that one which proclaims that there is not one slave or one drunkard on the face of God's green earth. Recruit for this victory."—Lincoln, 1842.

—SAVE—

"You teachers—and it is a mere truism to say this—you teachers make the whole world your debtor; and of you it can be said, as it can be said of no other profession save the profession of the ministers of the gospel themselves, if you teachers did not do your work well, this Republic would not outlast the span of a generation."—T. R.

—SAVE—

"The very idea of the power and the right of the people to establish government, presupposes the duty of every individual to obey the established government."—Washington

"If you want your children to be successful, you should teach them the life that is worth living, is worth working for. What a wretched life is that of the man who seeks to shirk the burdens laid on us in this world. It is equally ignoble whether he be a man of wealth or one who earns his bread in the sweat of his brow."—T. R.

—SAVE—

"Of all the dispositions and habits which lead to political prosperity, religion and morality are indispensable supports. In vain would that man claim the tribute of patriotism, who should labor to subvert these great pillars of human happiness, these foremost props of the duties of men and citizens."—Washington.

—SAVE—

"When any church will inscribe over its altar as its sole qualification for membership, the Savior's condensed statement of the substance of both Law and Gospel, 'Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind, and thy neighbor as thyself,' that church will I join with all my heart and all my soul."—Lincoln.

—SAVE—

"Every man must be guaranteed his liberty and his right to do as he likes with his property or his labor, so long as he does not infringe the rights of others. No man is above the law and no man is below it; nor do we ask any man's permission when we require him to obey it. Obedience to the law is demanded as a right, not asked as a favor."—T. R.

—SAVE—

"'Tis substantially true that virtue or morality is a necessary spring of popular government. * * * Who that is a sincere friend to it cannot look with indifference upon attempts to shake the foundation of the fabric?"—Washington.

—SAVE—

"We cannot have too much immigration of the right kind, and we should have none at all of the wrong kind. The need is to devise some system by which undesirable immigrants shall be kept out entirely, while desirable immigrants are properly distributed throughout the country."—T. R.

—SAVE—

"If a man permits largeness of heart to degenerate into softness of head, he inevitably becomes a nuisance in any relation of life. If, with the best of intentions, we can only manage to deserve the epithet of 'harmless', it is hardly worth while to have lived in the world at all."—T. R.

Service Pays

Everything that is Good Pays

*"He Profits Most
Who Serves Best"*

Evidently the people of Champaign County appreciate the fact that we handled over

\$1,500,000.00

LIBERTY BONDS

(aside from our own)

because Champaign County folks have opened accounts and increased their deposits here three quarters of a million dollars since the war started

FIRST NATIONAL BANK

(The Harris Bank)

CHAMPAIGN, ILLINOIS

Resources: TWO AND ONE-HALF MILLIONS

IVERDING, HOLLY FIRST
National Bank, Cham-
paign, Ill., and return
postage will be sent.

10
Permit No. 20
Champaign, Ill.

HOME AND PROGRESS

Good
Citizenship

Good
Roads

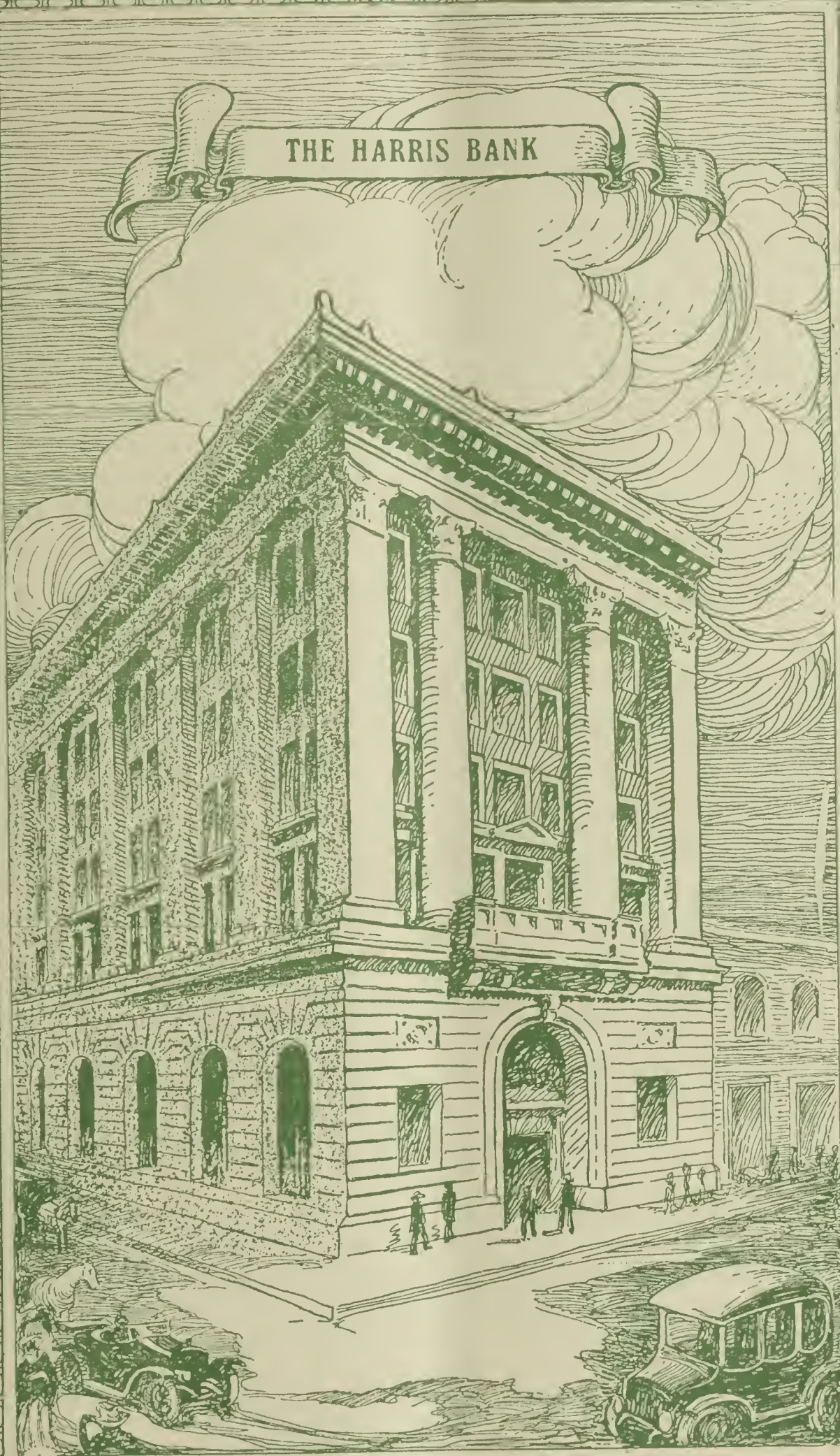
Good
Schools

Sanitation

Community
Betterment

Town and
Country
Co-operation

THE HARRIS BANK



Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

The Nation's Greatest Asset

Our Boys and Girls—Yours and Mine

WHEN this reaches you, our Country-wide Drive will be on for the BOY SCOUTS.

Among other wonderful works, these Scouts will wipe out all lines between town and country, that the coming generation of Champaign County citizens may all be united and cooperating for the "greatest County in all the World."

We want to make clear that we have undertaken to lead in putting this work over, and stay by it after it is over. ONLY on the understanding that we must bring into the Boy Scout movement every boy of Scouting age in the County, who wants to come or can be induced to come in, regardless of where he lives or what his creed or condition.

FIRST OF ALL—we want the WHOLE HEART and influence of every one of the 33,000 folks who are over 21 years of age, and yet we are only insisting that 10,000 of them become associate members.

We want a dollar at least for membership—to let the boys know you are with them,—and we want you to give from a THOUSAND to a MILLION DOLLARS worth of GOOD Words, Work, and Goodwill.

With due regard and devotion to all the splendid movements we have undertaken, everyone will concede that no work can be finer;—that there is nothing like starting off our twelve to eighteen year old boys on a common level of Fellowship, Understanding, Service and Citizenship.

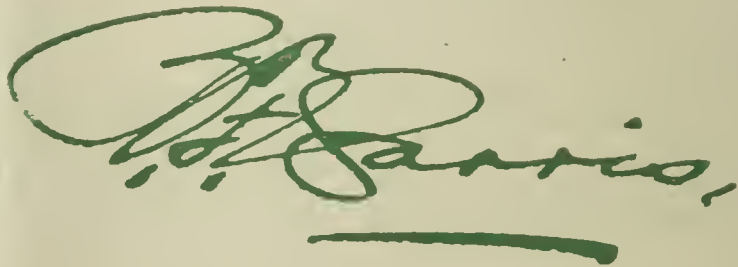
That,—if the Scout does not EVER AFTER HOLD to that course, it will be through failure to follow the twelve great, Humanizing, Democratizing, Man-making Scout Laws, and his Scout Oath, to be "physically STRONG, mentally AWAKE, morally STRAIGHT;—doing his DUTY to God and his Country."

We want 2,000 Boy Scouts;—1,000 in the County, 1,000 in the Twin Cities.

"Father to the Man;"—our boys will help make us,—Militant Americans, demanding Personal, Civic and Social EFFICIENCY, with the knowledge that "he Profits MOST who SERVES Best."

Come join us with Heart and both Hands, and God love us as we love them.

First National Bank
Champaign, May 31, 1919



HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)



"Where there is no vision the people perish"
In My Neighbor's Prosperity Lies My Security

DL. IV No. 2

CHAMPAIGN, ILLINOIS

JUNE 1919

Welcome for the Boys

THIS is the home of Batteries B and F and Company M, and many other men who went out from this country to France, most of them eighteen long months ago. Few units under our country's colors have seen more continuous and arduous service. Singly and in small groups, they have been slowly mustered out, but soon they will all be home. Arrangements are now in the making to gather them finally together and have a glorious reception, reunion and welcome home. God bless them every one.

Real Americanism

THE American Legion, the new nation-wide organization of our soldier boys recently adopted the following creed, at their big meeting in St. Louis. They are now going to fight home for these things:—

1. To inculcate the duty and obligation of citizenship.
2. To preserve the history and incidents of our participation in this war.
3. To cement the ties of comradeship formed in service.
4. To protect, assist and promote the general welfare of all soldiers, sailors and marines and those dependent upon them.
5. To encourage the maintenance of individual and national efficiency to the end that the American people shall never fail in their obligation to humanity.
6. To maintain the sacred doctrine of undivided and uncompromising loyalty to every principle for which the American nation stands—the belief that that doctrine should be the guiding principle of the every day life of each citizen.

—SAVE—

"OWN YOUR OWN HOME"

is a real slogan and we want to help you do it. Come in and talk it over.

Champaign County's part in the Five Liberty Loans

OUR Vice-President Mr. N. M. Harris, who was county chairman in charge of all our War Loan Drives, has made the following formal report:—

"Patriotism is a word that has meant very little to most of us. On the 4th of July it was indicated by the display of flags and the firing of crackers by the small boys of various ages; not much thought was given to patriotism on the part of our people. We were all patriots, of course—ready to take the benefit of our government,—not so willing to bear the burdens.

Then came our war with the Hun, and the fact of our actually having to do and to act for and with our countrymen became a condition, not a theory. Some displayed their loyalty by a showing of flags, and some by their vociferous voicing of "Down with the Kaiser" and "Smash the Hun." These catch phrases were easy to say and were said, but the saying did not get the men, equip and arm, and advance them toward the enemy 3,000 miles away.

So there soon came about the appeal for money and that which money measures; the supplies of all kinds required to equip, transport and provide for our army and navy, and the vast host needed to enable them to perform their service. To raise this money the government offered the people a Liberty Loan, the first,—not through syndicates or the great financial organizations of the country, but by

direct request of the bankers of every city, town and village of the entire United States to give their organizations free to their government, their time and service, as the agencies through which the people might subscribe for and purchase the issue of bonds of the 1st Liberty Loan.

Acting on this request of the Secretary of the Treasury, the bankers of Champaign County met together and consulted. It was a new field of activity for them, for the handling of bonds was not a regular but an unusual incident in their business. Out of this meeting came a definite plan for cooperation with the government, and the appointment of an official body responsible for the conduct of the bond sales, of which Mr. N. M. Harris of the First National Bank of Champaign was made chairman, Mr. G. H. Baker of Busey's State Bank, Urbana, vice-chairman, and Mr. J. C. Somers of the Commercial Bank of Champaign, secretary. There were no funds to handle so no treasurer was needed.

Working without precedent, this committee advised and assisted with their speakers and advertising,—the work of the individual banker in his locality. The people were not awake to the need of the country, nor did many feel that it was his or her duty to take bonds. The farmer was told by the government representatives that his work was to produce food, and if he did his best in that line his obligation was fulfilled. There was a time of discouragement and anxiety. The patriotism of our people had long been of the dormant kind, but as in increasing numbers they came to the realization that the war was on, the bonds were taken and the quota was more than subscribed.

The second loan was carried on by the same committee with more ease and success, and when the 3rd loan came, the Federal Reserve Bank, the government financial agency, took charge and it appointed as the Champaign County Committee, Mr. N. M. Harris, chairman, Mr. G. H. Baker as vice-chairman, and Mr. C. L. Maxwell as secretary. By this time the word "Patriotism" was more than a word,—it was a fact, and our people with grim purpose brought their funds to the use of their country for the boys at the front and those who were on their way. Champaign County as a whole was no slacker and was ready and willing when the word was given to get under the Third loan and more than ever to over-subscribe its quota.

The Fourth Loan. It needed no spur to ad-

vance its belief in its country and in the war. In two days more than two million dollars of bonds were subscribed and in some places the entire amount asked for was taken in a few minutes. The larger towns, of course, required a longer time but not a community fell below and so many went over that there was a great over-subscription.

This loan came when the chairman was in France, and the vice-chairman, Mr. Baker, acted as chairman with great credit. The chairman feels that the success of all the loans is due to the patriotism of Champaign County people; to those who came to the aid of their country;—some it is true at first rather reluctantly, but as time went on, willingly and earnestly, so that as a County there is no black mark, no apology, only cause for congratulation and pride,—for there are no munition plants and factories making war goods and bringing enormous profits to our concern;—all the funds came from the savings of the people and meant and do mean sacrifice and denial,—the best evidence of patriotism and patriots.

The following is a detailed statement of the amount of bonds allotted and sold in Champaign County in each loan, a record this or any county in the United States, could well be proud of.

Quota from Government	Sold	Individual Sales	
1st Loan.....\$ 935,500.00	\$1,031,150.00	1,600	(estimated)
2nd Loan.....1,953,000.00	2,020,250.00	3,000	"
3rd Loan.....1,277,760.00	2,004,500.00	12,779	"
4th Loan.....2,843,900.00	3,248,600.00	12,262	"
5th Loan.....2,145,300.00	2,537,000.00	3,450	"
	9,155,460.00	10,841,500.00	

This total of \$10,841,500 sold in the County was \$1,686,040, or 18½% more than our quota. 12,779 different individuals subscribed to the 3rd Loan.

Respectfully submitted by

N. M. HARRIS,

Chairman Champaign County, Illinois
Liberty Loan Committee

—SAVE—

Two Famous Men

Two famous men have been our guests recently:—Major-General Leonard A. Wood,—our ideal citizen-soldier who holds high ideals for us,—and Mr. James A. Farrell of New York president of the world's largest corporation the United States Steel Corporation. He, too, holds high ideals of the obligations growing out of his gigantic enterprise. Both these visitors got a new vision, rest and inspiration from the corn-belt.

First National Adding Help

Clifford C. Jameson has been appointed assistant cashier of the First National bank and assumed his duties May 1, 1919.

Mr. Jameson comes to Champaign from Lebolt, Iowa, where he was vice-president and manager of the First National bank. He was for sixteen years connected with the Sac County State bank of Sac City, Iowa, for the last seven years as its cashier.

Over a considerable period the Sac County bank and the First National here have had much business between them and when the rapidly expanding business of the latter required more assistance the efficiency of Mr. Jameson commended him to the management and he was engaged to join its force.

Mr. Jameson has purchased the property at 103 West Hill street.

Frank W. Beck was also appointed assistant cashier by the board of directors. Mr. Beck has been with the bank for a number of years performing the duties of the several positions occupied by him in so satisfactory a manner as to warrant the new honor of his promotion to a place on the official staff. He was, before becoming associated with the bank in 1906,

tellers and Frank H. Barton is auditor with charge of the accounting department. In the near future two of the young men, Robt. B. Patterson and Edwin Goebel, who are in service overseas will return to their duties.



F. W. BECK

The bank is now better than ever prepared to care for the business of its friends and patrons. It is expected that some of its activities will be greatly extended. Its investment department will as in the past be under the direct charge of Mr. Capron, with special attention to mortgage loans, both farm and city, as well as the buying and selling of high class bonds. Advice will be given on business matters and consultation and assistance concerning the preparation of wills, and the handling of other business requiring qualified attention—such as income tax returns and questions of business policy.

These as well as all the service of the bank are offered to not only its customers but to all the people of Champaign county.

—SAVE—

"Give me a message for the Folks," I said to dear old Grandma Wilson this morning. Quickly came the reply: "Tell them to teach the children economy next after obedience, and thus save the youngsters many a heart-ache, as well as dollars and cents for both parents and children."



C. C. JAMESON

with the Illinois Central R. R. Co. at Champaign, as its passenger agent.

Philip C. Moore and Harry G. Moore are the

Justice for Teachers and Children

WE may feel proud that this city recently, by a vote in ratio of 17 to 1 voted to increase by thirty-three percent, its already high school tax. The Literary Digest recently stated that:—

"The men and women who are making the Americans of tomorrow are being treated with less consideration than the janitors who sweep out the building in which they are employed; they are earning on the average less than the wages given to the scrubwomen employed in the public buildings of the United States Government. Normal school graduates receive less salary than street-sweepers; high-school principals and superintendents less than section foremen; country school teachers less for instructing the farmer's children than he pays his hired man for feeding his hogs.

"In a certain town of Illinois, for instance, the average wage of fifteen miners for one month was \$217, while the average monthly salary of fifteen teachers in the same town was \$55. In another town a miner, who, by the way, was an enemy alien, drew more than \$2,700 last year, while the salary of the high school principal in the same town was \$765. We welcome with all our hearts the long-belated recognition that is being given to the man who works with his hands. We believe that this same workingman will be the first to join with us in asking better pay for those who teach his children.

"No wonder there are fifty thousand vacancies in the teaching forces of the schools. No wonder the ranks are being filled with weak men and with immature women who merely use the profession as a stepping stone to something better. No wonder there are thirty thousand teachers in the United States who have had no schooling beyond the eighth grammar grade. Small wonder, indeed, that seven million of our school-children are being trained by teachers, mere boys and girls themselves, who have no professional education whatever.

"When we consider that the 740,000 teachers of America are paid an average salary of \$630 a year; when, moreover, we consider the fact that living costs have actually advanced 103 per cent. since the beginning of the war, thereby cutting the buying power of these insignificant salaries in half, we can easily determine that only a fool or a martyr would choose teaching as a profession, or would long remain in it unless these terrible conditions were swiftly remedied.

"What a crime is this! What an indictment! What an unpardonable sin at the doors of an enlightened people who now find themselves at the head and forefront of the democracies of the world! How can we better prepare for the great undertakings of reconstruction than by setting ourselves immediately to remedying this perilous condition.

"Let each community invest in schools so that it may thereby invest in trained manhood and womanhood that can play their part in the great period of rebuilding and reconstruction that lies before us. Let each community set for its goal, as far as is practicable, a minimum wage of at least \$1,000 a year for the teachers of America. This would cost the nation perhaps as much as we spent so gloriously in but one week of the Great War."

—SAVE—

Country Suffers Most

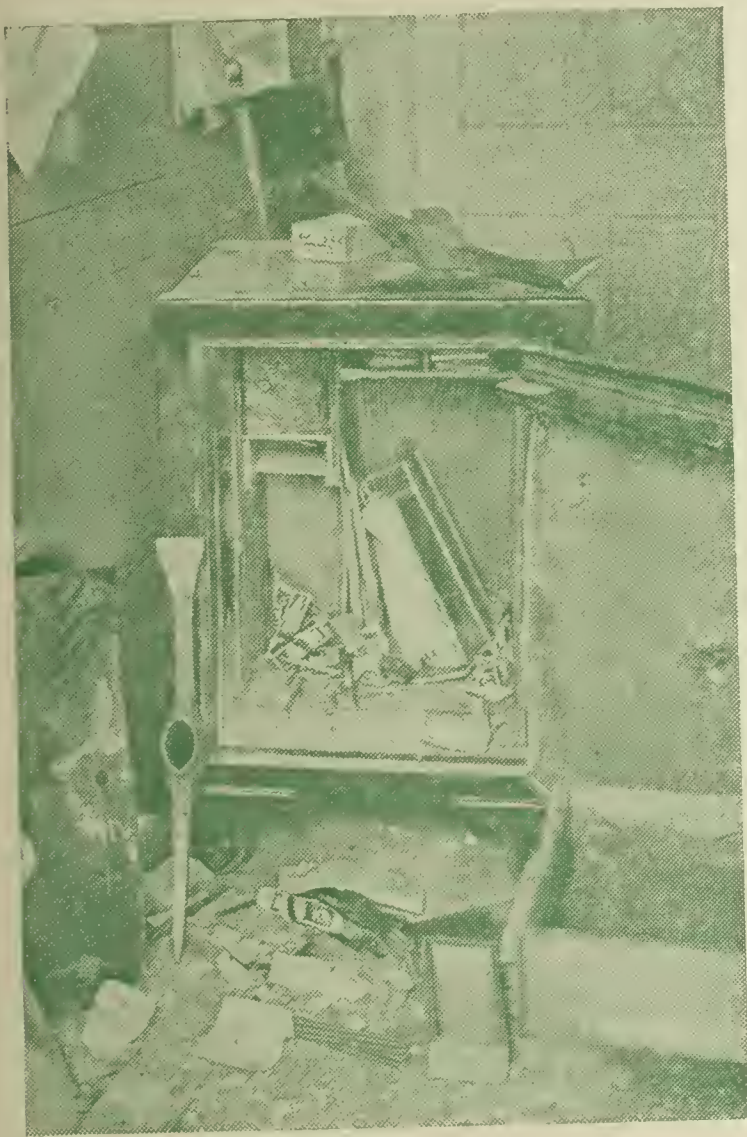
The average salary of city teacher per year is-----	\$770
The average salary of country teacher per year is-----	344
The average amount per child expended in city per year-----	40
The average amount per child expended in country per year-----	13
The average amount per child invested in school property in the city-----	125
The average amount per child invested in school property in the country-----	25
The average length of term of school year in city (days)-----	172
The average length of term of school year in country (days)-----	135

Our National Bureau of Education recently announced that in the aggregate, the boys and girls now having their schooling at the hands of immature and untrained teachers will constitute at least fifty percent. of the next generation of American voters. Our great free public school system is our chief American institution. It is not only our chief defense, but our cheap defense. It is our nation's life insurance. It is the bulwark of our democracy and our freedom. If harm ever comes to our great free public school system, then America's glory will be in the past.

Last year the state paid this county \$32,089.40 for school use and we paid \$505,964.95 county school tax. \$284,392.90 of this was paid in salaries to 474 teachers, an average of \$600 each per year.

Why Not Be Safe !

ON the night of April 8th, the office of the Indian Refining Co. in this city was entered by crooks and when they left the safe and room looked like this, and the thieves took some \$1300.00.



A railroad pick, a drill and a little nitro-glycerine accomplished this result easily. We feel sorry for our friends and customers who suffered this heavy loss. They won't trust to any small safe again. The point is that YOU mustn't either, for there are lots of them, big and little, just as easy to crack. Their experience is a warning to you and it's part of OUR service to warn.

—SAVE—

Labor and Socialism

IN our land today there are ten million aliens, eight million illiterates—eighteen million undesirable citizens. Why are they here? Because they could not stay over there. This land, so broad, so free, with such love for the world, opens her door not only to the good citizen who comes to its shore, but also, sad to say, to the criminal. The good who come to our shores we welcome. We see them rise up and become good citizens—good Americans.

Their children come forth 100 percent American, but the undesirable class is here as well, and what are they here for but to overthrow the present form of government: do away with the veto power of the president, do away with the senate, do away with the government, and put in the Bolsheviki government to the letter?

Does labor want this form of government? Samuel Gompers, president of the American Federation of Labor, at a labor conference in the city of New York, December 9, 1918, warned the leaders of his organization against their taking any part in what was being agitated as a political labor movement.

Mr. Samuel Gompers, leader of the American Federation of Labor, has shown time after time, by act and word, that he has absolutely no use for Socialism in any way, shape or form, and has said that it was absolutely impracticable, knowing that within that great labor body there are thousands upon thousands of the best workingmen of all trades in this country—men, who out of their labor, have erected their homes, saved their money, reared families, respected citizens of their community, and almost to a man they follow their leader.

—SAVE—

The I. W. W. and Farmer

DOES the Socialist put Mr. Farmer in the proletarian class, or with the middle class, the bourgeoisie? Listen. Wm. D. Haywood, editor of the Chicago Review, the leader of the I. W. W.'s and Socialists in this country, speaking to some of his followers at an I. W. W. convention in October, 1916, said:

"John Farmer, with his little 160 looks just the same to us as Miller and Lux of the 101 ranch with their million and a quarter of land. We are out to get the whole of it for the working man. The farmer should look just the same to you agricultural workers as the mill or mine magnate looks to other workers. One has no more right to the land than the other, and we're out to get it and turn it over to the only people who produce anything."

—SAVE—

"My savings will start with tomorrow,"
Is what nearly all of us say;
But the man who really gets somewhere,
Is he who begins them today.

"We Told You So"

IN Feb., 1910, the Harris Bank began publishing in the local papers, a series of Farm Bulletins, each one carrying the slogan, "\$400 LAND OUR GOAL." Even some of our good farmer friends laughed at us but we maintained then as now that it would sell at that price, NOT as a speculative proposition but because first-class farm methods,—such as very few of us yet employ, with live-stock added,—would make this wonderful soil of ours earn interest on \$400 an acre. Sales are now making at that price and \$100,000.00 was recently refused for a 240-acre farm. Remember ALSO, that a year before the war, in 1913 the president of this bank also went on record to the effect that he expected to see the day when corn normally would sell at \$1 per bushel. Better farm methods will bring wonders to pass and good roads and all around cooperation will do the rest.

Some of those nine year old advertisements of ours read like this:—

Rotation

OF CROPS WILL BRING THE LARGER YIELD
THAT WILL HELP TO BRING THE \$400 LAND.
IF YOU ARE NOT DOING BUSINESS WITH THE
FIRST NATL. BANK OF CHAMPAIGN
BETTER ROTATE THERE NOW AND YOU WILL
BE WELL SATISFIED WITH THE RESULTS.

FARMERS' BANK—OUR OFFICERS ARE
FARMERS

The \$400 land is here and lots of you rotated to the old First National. Another advertisement read:

Up To You

IT IS TO HELP BRING THOSE
\$400 LAND VALUES
BETTER SEED, BETTER METHODS OF CULTI-
VATION, BETTER FERTILIZATION, A NOBLE
WORK WITH GREAT RESULTS.

IT IS ALSO UP TO YOU
TO GET THE BEST THERE IS IN BANKING
ACCOMMODATION AND COOPERATION AT THE
FIRST NATIONAL OF CHAMPAIGN
GET BUSY! DO IT NOW!

—SAVE—

Bury your troubles in your own private graveyard.

Passing the Buck A National Pastime

PASSING the Buck is a game in which a piece of work, a duty, or any other disagreeable thing is passed from one officer or employee to another in such manner that the smallest possible portion of the work is accomplished, and the identity of the person whose duty it is to do it is hidden from the person interested in having it done. The variations and the possibilities of the game are limited only by the size of the organization in which it is played, and by the initiative and the skill of the players. Its pinnacle of refinement is reached when the player will work harder to pass the buck than would be necessary to perform the task itself.

The claim often advanced by American enthusiasts that the game originated in the United States is not founded on fact. The game is as old as history, and as widespread as geography. It is a certainty that Pontius Pilate found it a pleasant as well as a convenient pastime, and there is reason to believe that it was not unknown to the ancient. It is stated by some authorities that Adam started it. Others say that Adam's game was too shoddy to be worth the name. Wherever and whenever it originated its development and perfection in the United States has made it, to all intents and purposes an American game, as inseparably American as chewing gum itself. Introduced into America in early Colonial times, the game won immediate and lasting popularity among all classes, but its greatest impetus came from its semi-official adoption in Government circles as the *National Indoor Sport*. Its growth has been as steady and rapid as the increase in population, except in the district of Columbia, where the population hasn't been able to keep up. In no other country in the world is the game played by so many people or with such great skill and daring.

It is impossible to give, in this short space, anything like a complete description of the game, or even a comprehensive summary of the rules.

First of all, the new employee should bear well in mind that rendering services to the public, or trying in any way to please it, is not a part of the game. New employees entering the service from civil life often bring with them a fund of enthusiasm of this nature that is difficult to control. This enthusiasm takes the form of an insane desire on their part to

make themselves useful and agreeable to the general public with which they come in contact, and to their fellow employees. This is a thing most studiously to be avoided. Its harmful effects are three-fold. It counts against the player and it stores up trouble for the new player against the time when constant floundering in the meshes of red tape will have choked from him the last gasp of whatever splendid enthusiasm he may once have had.

If an officer or employee to whom work is given passes it on to another and the other does the work, that counts plus one for the first man, and minus one for the second. If, though, the second man passes it on to the third, and the third man does the work, that counts plus 2 for the first, plus 2 for the second and minus 4 for the third. If the work goes on to a fourth man before being done, and the fourth man does it, that counts plus 3 for the first three men and minus nine for the fourth. This progression continues indefinitely and the game when so played is called "Passing the Buck, Simple and Direct." It is the game's simplest form and is especially recommended to the beginner for teaching him the value of team work.

Suppose now that the fourth man doesn't do the work, but passes it back to the third, and the third man is forced to do it. The fourth man gets plus six and and the third man minus six. The first two players get the same as though the third man had done it in the first place. If the fourth man makes the work go back to the first man, through the third and second, and the first man is forced to do the work, that counts 18 for the fourth man, and minus six for each of the three others.

When there are ten or more players in the game, and the BUCK is passed to each by each, in turn, until it makes a complete circle, and then is thrown aside without any actual work having been accomplished, a perfect score is said to have been made, and everybody gets a hundred.

The beginner should not allow himself to be discouraged by his own clumsiness for the first few weeks, or by the amazing skill of older players. Unless his forefathers have been Government employees or master plumbers, it is very likely that he will lose heavily at first. Finally it should be remembered that the first rule is that "The Buck" is always "passed down" but never "Up."

MORAL. This humorous story is told to the readers of *Home and Progress*, because we

want every one of our readers to help break up this vicious game of "Passing the Buck." Each one of us must stop doing it ourselves, as we do in matters of citizenship and civic and social duties and we must keep our public officials and officers from doing the same thing. Break up the game.

—SAVE—

Bank Deposits in 1918

TOTAL for the United States \$28,961,152,000.
Per capita for the country-at-large, \$248.73; Illinois ranks 15th.

Rank	States	Per cap.	Totals
1	N. Y.	\$713.18	\$7,538,357,000
2	Mass.	541.77	2,092,854,000
3	Conn.	481.52	625,979,000
4	R. I.	450.11	283,570,000
5	Calif.	413.62	1,338,074,000
6	Vt.	373.60	137,486,000
7	N. H.	350.25	158,613,000
8	Iowa	337.77	758,295,000
9	Dist. Col.	319.94	126,056,000
10	Dela.	302.75	66,605,000
11	Mont.	302.38	149,677,000
12	Maine	302.32	235,505,000
13	Penn.	300.31	2,657,786,000
14	Nebr.	285.20	385,874,000
15	Ill.	279.82	1,762,893,000
16	N. J.	279.77	853,307,000
17	Md.	278.16	392,200,000
18	Ohio	266.36	1,404,270,000
19	Minn.	260.96	613,260,000
20	Wyo.	254.46	50,128,000
21	Mich.	252.83	797,672,000
22	S. D.	239.07	180,261,000
23	Nev.	210.94	26,157,000
24	Ariz.	209.84	57,916,000
25	Colo.	207.94	219,373,000
26	Mo.	207.10	724,859,000
27	Utah	193.64	88,493,000
28	Wis.	189.40	494,341,000
29	Ore.	188.82	169,939,000
30	N. D.	185.42	149,264,000
31	Kan.	180.41	354,693,000
32	Ind.	177.45	510,695,000
33	Wash.	176.91	297,203,000

Alabama came last with \$58.64, closely followed by Miss., Ark., N. C., S. C., Ga.

—SAVE—

Harris "Home Farm" Picnic

THIS fall we hope to have the fifth Harris "Home Farm" all-day picnic for Champaign County farm boys and girls, old and young. In addition to the usual farmer's program we want to have some speaker of national prominence and we want especially to have every Boy Scout in the county. Date will be announced later, at some time, depending on the late summers work that will least interfere with farm work.

Your Own Job

BIG things are always done by busy people; men of leisure have no time to do anything but think of them.

Occasionally there is a farmer who deeds the old homestead to his children on an agreement that they shall pay him a certain amount every year. Then he "retires." This is a blunder, evil and far-reaching. It is bound to breed discontent and hatred.

Let the old farmer and his wife stick to the farm. If they have any money, let them hire help, and get their rest in an occasional change.

But, as you prize peace, do not hope to enjoy the society of a retired farmer, and above all things never become one.

A retired business-man is bad enough, but a retired farmer is worse.

Nostalgia consumes him. Nothing suits him. Nothing satisfies him. Hope is dead. The future is a blank. He is only waiting for death. He has forgotten how to play, and he has quit work.

He has time to consult his symptoms, to think of his thoughts and feel of his feelings. And soon he finds a disease and ministers to it.

Then comes a "complication," and no physician can lift from his mind the rooted sorrow nor raise from his thoughts the troubles of the mind. His occupation is gone!

Life affords no place for the sole of the foot of the man who has quit business in order to "enjoy himself."

Those good old hymns, "All Days Will Be Sundays By-and-By" and "Sweet Rest in Heaven" are fallacious futilities. Heaven is right here now if we will only make it so.

Only the air that is in motion is pure. Only running water is safe.

Idle men, young or old, are breeders of discontent. Trouble is their raw-stock.

Stick to your job, and if you quit it, quit it only for something more difficult.

The rewards of life are not rest and ease; the real rewards of life come as more work, greater capacity, bigger burdens.

We do not pray to be delivered from our responsibilities, but we do pray that we may have strength to bear them.

Plow, paint, saw, hammer, dig, scrub, feed, sell, drive, count, bake, serve, shovel, flag, motor, collect, deliver—all honest work is honorable! The Sacred is that which serves.

Work is our greatest blessing. But all things

are enjoyed by contrast. So every day you must play a little, as well as work.

Play and laughter relax tense muscles and equalize the circulation. Laughter relieves tension, and play wards off congestion.

Play with the children, frolic with Fido, laugh with your neighbors. A smile can glorify an entire day. Then, when you work, concentrate.

Do not sleep when you work, and then you'll not work while you sleep. Your sleep should be sweet and sound.

Devote yourself to the task in hand. Compass it. And success will be yours.

Well did Robert Louis Stevenson, the Well-Beloved, say: "I know what pleasure is, for I have done good work."

Stick to your own job—that's the way to get a bigger and better job of your own.

—SAVE—

For Champaign County Women

HAVE you visited your new rest room? The Champaign County Home Improvement Association under the direction of Mrs. Mary E. Bronson and the Woman's Exchange, has furnished and equipped a rest room, reading room, model kitchen and exchange for the use and convenience of our women. They occupy attractive first floor quarters in the south side of Main St., just east of the Champaign News and a few doors west of the Illinois Central. Every woman who comes in from the country should pay them a visit and make this her headquarters. It is a safe place to leave bundles and rest with the children, with a large, clean dressing room where one can freshen up after the dusty auto ride. Our city women should take a personal interest and pride in this rest room and help to make it a real benefit by being a member of the Home Improvement Association. The Woman's Exchange is meeting a growing demand for home-made food stuffs. Their cakes, pies, cookies, cottage cheese, doughnuts and jellies are the very best to be had any place. They are like "mother used to make." By buying of the Woman's Exchange you are helping some woman help herself. If you can furnish them with some good article they will be glad to sell it for you. They are in the last half of their second year and earnestly hope for your support and good will. The exchange will take large orders for parties on short notice.—They have both phones.

GOOD THINGS

THERE ARE SO MANY OTHER GOOD THINGS WE WANT TO BRING TO YOUR ATTENTION IN "HOME AND PROGRESS" THAT WE CAN'T TAKE ANY MORE SPACE THAN THIS TO TELL YOU THAT THE BEST THINGS WE KNOW OF IN BANKING SERVICE, WE HAVE BEEN TRYING TO GIVE YOU AND YOURS HERE IN THE BIG BANK MADE BIG BY SMALL DEPOSITORS

THE FIRST NATIONAL BANK
(The Harris Bank)

B. F. HARRIS, PRESIDENT; N. M. HARRIS, VICE-PRESIDENT; H. S. CAPRON, CASHIER; C. C. JAMESON, F. W. BECK, ASST. CASHIERS

NOTE:—IF YOU WANT US TO SEND YOU "HOME AND PROGRESS" ANY PLACE IN THE COUNTY, GIVE US YOUR NAME AND IT GOES WITH OUR COMPLIMENTS
The "Harris Bank" is YOUR bank—for SERVICE

—SAVE—

Inheritance Taxes

A U. S. or Federal Inheritance tax return is required where the gross estate at the death of the decedent exceeds \$50,000 and from every non-resident any part of whose gross estate is in the United States. Tax is as follows:—

Net Estate	Tax	Total Tax
Up to \$ 50,000— 1%	\$ 500	\$ 500
\$ 50,000 to 150,000— 2%	2,000	2,500
150,000 to 250,000— 3%	3,000	5,500
250,000 to 450,000— 4%	8,000	13,500
450,000 to 750,000— 6%	18,000	31,500
750,000 to 1,000,000— 8%	20,000	51,500
1,000,000 to 1,500,000—10%	50,000	101,000
1,500,000 to 1,905,000—12%	48,600	150,100

In addition to the above Federal Inheritance taxes are the Illinois inheritance taxes. Quite a little detail is involved in estimating these, but roughly, and to give a general idea the Illinois tax is as follows:—

When property passes by death to any father, mother, husband, wife, child, brother, sister, wife or widow of the son, or the husband of the daughter, or any child or children adopted legally, etc., up to \$20,000.00 there is no tax.

To any one of those named above receiving in excess of \$20,000.00 a tax of 2% is assessed upon whatsoever amount there is between the

\$20,000.00 and \$100,000.00, and a higher percent on amounts over that sum.

When the beneficial interest passes to an uncle, aunt, niece, or nephew, or any lineal descendant of the decedent the tax is 4% on the amount in excess of \$20,000.00 and 2% when less than \$20,000, \$2,000 first being deducted as tax free in each case. In all other cases the tax is: 3% on \$10,000 or less; 4% on over ten and not exceeding twenty thousand dollars; 5% on over twenty and not exceeding fifty thousand; 6% on over fifty and not exceeding \$100,000, and 10% on all over that sum.

Every gift, inheritance, transfer, etc., under \$500 is free.

—SAVE—

Livestock in the United States

THE states are arranged in order from high to low according to the per cent of livestock each state was sustaining in 1910 as compared with what it might sustain on a lightly stocked basis: that is, one animal unit to every five acres. A heavily stocked area is one animal unit to every three acres.

An animal unit is one mature horse or mule, one milch cow or a two-year-old steer; two other cattle; two yearling colts or four spring colts; five hogs or ten pigs; seven sheep or fourteen lambs; or 100 laying hens—so reckoned because they consume about the same amount of food.

The calculations were based on the acres of land in farms and the number of farm animals of all kinds on hand in 1910 as these appear in the Federal Census of that year.

The average for Illinois was 66.7 percent, rank 10. Average for the United States 48 percent; for Iowa 87.8 percent.

Rank	State	Percent
1	Arizona	281.0
2	Utah	93.3
3	Iowa	87.8
4	Nevada	86.4
5	Idaho	85.9
6	Wyoming	77.4
7	Wisconsin	75.2
8	Ohio	71.2
9	Florida	68.5
10	Illinois	66.7
11	Indiana	66.2
12	Connecticut	66.0
13	New York	65.6
14	New Jersey	65.4
15	Michigan	61.8
15	Missouri	61.8
17	Pennsylvania	59.6

—SAVE—

We have the best land in the world; why not have the largest yields?

The League of Nations

A WASHINGTON paper that favors the League of Nations document prepared at Versailles, says, "We print in full the following letter from Mr. Morrow because we feel that it is written in all sincerity and voices questions raised by many equally sincere people regarding the proposed League of Nations."

Omaha, Neb., May 2, 1919.

The Farmers' Open Forum,
Washington, D.C.

Gentlemen: The March Open Forum just at hand and I note what you say about the League of Nations. I suppose it will always remain a mystery, the wide divergence of opinions of good and conscientious people about a thing of this kind. To you the league means peace. To me it means nothing but trouble and danger and war and irritation. I do not question your honesty or desire for the public good, nor do I question the motives of the President. We all want freedom from what we have just gone through and some of us seem to see that freedom in a league such as is proposed. Why?

If you or I were asked to sign a contract with a thousand other people, many of whom we did not know at all, some of whom we knew to be quarrelsome and tricky and generally untrustworthy, all of whom differed from us very greatly in ideas of right and wrong and fair play, and justice and morals, none of them having identical ideas with us, we would hesitate, wouldn't we? We'd want to look into it pretty thoroughly and have everything down in black and white. The fact of the matter is (and as a lawyer I know it well), that is the way so many people get into trouble and lose all they have—signing up with people they know nothing about, taking things for granted, chasing the rainbows of big returns without investigating the difficulties. Big Business, the Rufus Wallingfords of finance, lightning rod peddlers, nursery sharks, all of them have capitalized that American characteristic to their own enrichment.

"A Gold Brick."

To me, there has never been offered, since its inception, such a gold brick as this League of Nations to the American Government and the American people. I am and always have been a progressive. I hate violence. I believe in justice and fair play—the square deal. In politics, I am nearer, much nearer the progressive end of the Democratic party than the

reactionary end of the Republican party. I haven't had a physical encounter with anybody since I was a half-grown boy, and I am now past fifty. Naturally I would welcome anything that looked hopeful in the way of bringing about a just peace, a peace of righteousness that would be permanent. But where do you see hope? I am honest about it; am asking for information. Italy demanding the pound of flesh; France seeing a chance, now asking great territories, where only a few weeks ago she despaired of holding anything, her life, her soul, her capital city; England refusing to abate one jot or tittle of her claim as lord of the seas; all the little nations and parts of nations and would-be nations flying at each others' throats, gouging, biting, hitting below the belt, murdering, burning, hating, envying, coveting. Where is there an iota of our spirit? Don't you know what always happens to an honest, conscientious, peace-loving citizen who falls among that sort? How can they trust each other and how can we trust them? And without trust the league is nothing; nobody will disarm, nobody will reduce armaments, nobody can, not even America.

"A Rainbow of Peace."

If it were not for the rainbow of peace held out as an inducement, there wouldn't be enough people in this country in favor of this proposed league to make it even respectable. It is simply the old dodge of big returns, 1,000 percent per annum interest. "All you need do is sign right here; we'll do the rest; your dividends will come to you regularly without a bit of trouble on your part." It's all there, gilt lettering, mahogany furniture and all, the old, old game, and it is catching a good many good people just as it always has and always will. People will take long chances for big returns.

I think, in this case, I would do it myself if there was any element of reality or probability about it, and if THOSE WHO ARE ASKING THAT WE SAVE THEM were willing that we save them our way. But where is the probability, where is the possibility of success? It would be possible for America and England and the great English-speaking colonies to work in harmony. We think somewhat alike. France, maybe, perhaps Italy, most assuredly not Japan. The obsession of President Wilson and his followers that the Big Five, including Japan, always can and always will stand together to control the situation seems little short of marvelous. And then consider Ger-

many and Russia and all the little jangling, wrangling, so-called republics lately sprung into existence without a glimmer of republican conscience.

Is It a New World?

"Oh, but," says the President, "we're living in a new world. The old order has gone never to return." But has it? Has it? Where is the evidence? What is there in the actions of a single European people to indicate that it wants justice and right and equity and fair play? What they all want, as shown by their demands, is simply all they can get. They have no more conception of acts like our turning Cuba back to its rightful owners, after spending millions on it, and our proposed like action with the Philippines, than a cow has of the milky way. It is not within the radius of their thinking. It is Sanscrit to a Hottentot, Hebrew to an American Indian. It doesn't touch their horizon at all. They can't see it. How, then, can we get anything out of it, except the worst of it? And how can we help them, except feed them physically? They have much that we need, and we have much that they need, but we are not one in thought and never will be, not for the next hundred years, at any rate. As a theory, people do not change entirely over night, and as a fact they haven't done anything of the kind and haven't any desire to do so.

Yet, I would be for the league if it could be made safe. If Europe and Asia would say to us: "We are sick and diseased. We need the great healing touch of America. We want your help and we demand nothing for letting you help us. We don't desire to inoculate you with our disease. We respect your Monroe doctrine. We know why you announced it to us. America is yours. We know it; we recognize it; we will continue to recognize it. Only come as a big brother, as a healer, as an adviser, as a helper. We need you; come." Oh, that would be different.

BUT THEY AREN'T DOING THAT, YOU NOTICE.

Yours,

H. W. MORROW.

—SAVE—

"YOU MAY DELAY
BUT—
TIME WILL NOT"

The Non-Partisan League

THE Non-Partisan league has been advertising and selling "a league textbook" by Frederick C. Howe, of which a special league edition was gotten out for league members and this book advocates the "reform known generally as the single tax." It advocates the exemption from taxation of all improvements and of personal property and increasing taxes on land up to the full amount of the rental value, thereby gradually depriving land of any value. This is precisely the Socialist method of confiscating to the State all lands and thereby all agricultural industries, at the same time that other industries are taken over from private ownership and control of the State. As Henry George wrote, the object of the single tax was, that the state should "become the universal landlord without calling herself so." He did not propose either to purchase or to confiscate property in land. To purchase, he said, would be unjust. To confiscate would be needless. "It is only necessary to confiscate the rent," for, he says, "we (the state) may safely leave them the shell, if we take the kernel." Picture the North Dakota farmer members of Townley's "league," when they come to "the morning after" their present political debauch!

—SAVE—

The Gentleman

If a man be gracious and courteous to strangers, it shows he is a citizen of the world, and that his heart is no island cut off from other lands, but a continent that joins to them.

If he easily pardons and remits offenses, it shows that his mind is planted above injuries, so that he cannot be shot. If he be thankful for small benefits, it shows that he weighs men's minds, and not their trash.—Bacon.

—SAVE—

MAY I NOT?

Suggest, among other things, that in American schools—

Modern languages be taught before ancient;
Modern history before ancient;
American history before foreign;
Local geography before general;
Stenography be made a compulsory study.

Ditto, correct pronunciation and enunciation of the English language.

—SAVE—

Thank God for a world where none may shirk;
Thank God for the splendor of work!

Labor Unfairly Led

IN answer, recently, to a union labor leader in New York City, who spoke as a Bolshevik, rather than as a real representative of American labor, Mayor Hylan wrote as follows:

"So far as the city and the municipal ferries were concerned there was no dispute about the rate of wages nor the eight-hour day. The city employes, enjoying the benefit of the civil service, are a favored class. They are protected in their wages and in their hours of labor and in their employment. If, under these circumstances, civil service does not assure the city service, then civil service is a failure.

"President Delehanty, of the Marine Workers' Affiliations, stated, so I am informed, that he recognized the situation of the people of Staten Island, where there were hospitals with sick and wounded, was exceptional, and that they should not be made victims of a fight which was not of their making or under their control.

"Mr. Maher, however, said, 'I will not consent to any change in policy. I do not care how much suffering or inconvenience may come to anybody. The more inconvenience and the more hardships there is inflicted on the people, the better will be our chance of winning.'

"This is a wicked, outrageous, cruel and inhuman policy. The Kaiser, because he had physical power to do so, rode brutally over the unfortunate people of Belgium, regardless of the fact that they were no party to his quarrel, justifying himself on the ground of 'military expediency.'

"Though he gained a temporary success, he lost the respect of the entire civilized world and we can be sure that the American people will not stand for that sort of barbaric warfare on the defenceless and helpless people of any American community.

"When Corporation Counsel Burr called attention to the fact that city employes who accepted the protection of the Civil Service Law had a different obligation than men privately employed, Mr. Maher said, 'I have no regard for the Civil Service Law; the laws are of no use to workingmen anyhow; the only laws that are any good are those passed by the unions; they can be enforced by the unions if the unions are strong enough and can be repealed by the unions when necessary without being subject to any interpretation by the courts.'

"Your organizations evidently do not understand the facts or realize that the spokesmen for the unions were satisfied to have organized labor in this country regarded as disciples of Lenin and Trotsky, not only defiant of the law of the land, but willing to sacrifice the lives of people who were not only helpless but in no way responsible for the dispute of the marine workers.

"I have been for many years, and am, a member of a labor union in good standing, and every sane, practical effort for better hours and better wages for the toiler has my heart's quick sympathy and approval. But the methods of the Bolsheviks and the I. W. W. can only bring us to the condition of Russia.

"Might does not make right, and brutal, strong-arm methods can never win any real substantial victory for the cause of organized labor any more than it did for the Kaiser. Furthermore, the people of this Republic will not stand for it from any man or set of men.

"I know the majority of union men are honest, fair and upright. They do not want the great power of organized labor to ever become the personal weapon of any of their leaders and so an agency for the destruction of the foundations of this great country, any more than they want the profiteer and special privilege seeking interests to rob them of their hard-earned dollar.

"The law of this State places upon the policemen, firemen, engineers and other employes a special duty to protect the health and lives of all the people. They are public servants who must not be interfered with by any special interests or made the agents of any side of any controversy.

"When Mr. Maher reckoned to use his great power to cut off the supplies to the sick and helpless of this community and commanded the city employes to back him up, he not only violated the law of humanity, but by attempting to terrorize the city employes into violating their obligations to all the public, Mr. Maher and these employes run foul of the penal law regarding conspiracies against the public health. This, among other things, is as follows:

"If two or more persons conspire to commit any act injurious to public health, public morals, or trade or commerce, etc., each of them is guilty of a misdemeanor."

"All signs point to a slowing down of commercial and

industrial activity in this country during what is commonly known as the 'readjustment' period. That means we are going to have hard times for a while.

"I am afraid that our great trouble is going to be not rates of wages nor hours of work, but for many to find work at all.

"One of the things that your organization ought to do for its members is to advise them of the likelihood of hard times that may come, so that they may now try to lay aside enough out of their earnings to carry them over the lean period.

"I have a duty to perform under oath of office, and the strong-arm, unlawful methods used by some vicious labor leaders, the profiteers, in the necessities of life, the special privilege seeker and the exploiter of the people, so far as I am concerned, one and all, without discrimination, will be treated as the law directs.

"Let those to whom unionism has been a help and protection in the past watch out that the machinery of organized labor is not discredited and wrecked by Bolshevik ideas and unlawful methods.

"Very truly yours,

JOHN F. HYLAN,
"Mayor."

Answering another union official who entered a similar complaint the mayor did not go into the argument so fully as above, but the letter is no less noteworthy. It was brief and to the point, as follows:

Answering your peremptory demand to know "why I took the stand I did" in the recent sympathetic strike of certain city employes, who had no grievance of their own as to wages or hours, I can only offer in explanation, but without apology, a certified copy of my oath of office as mayor of this city.

It would be unjust to attribute the language quoted by the mayor in the first letter, or the sentiments thus expressed, to organized labor as a whole. No body of men should be judged by its violent representatives, but it is certainly unfortunate for the cause of organized labor that men lacking in a proper sense of obligations to the public should represent it in a controversy.

—SAVE—

Martin Dies, of Texas

REPRESENTATIVE Martin Dies, of Texas, saying a voluntary farewell to service in the House of Congress, paid his respects to the administration and the Democratic party, his party, in the following terms:

Mr. Chairman, when members talk about loaning money to the farmers of this country, and talk about Democrats and Republicans, it makes an honest non-partisan man laugh. The best thing you can do for the farmers of this country is to let them alone and quit spending their money and taxing the eternal life out of them. (Laughter and applause.)

I wish the farmers of this country and the taxpayers of our land might have a return of the old democratic and republican theory that government is not created to support the people, but that it is a creature to be supported by the people.

The great mistake we are making, my friends, here now is that we are practicing

hypocrisy upon the people. We are leading them to believe that the government will support them and lift them by their boot straps out of their financial difficulties when, as honest men, we should say to them that all the government can do is to protect their life and their liberty and tax them to support the government.

I have been here ten years, and I am going out now—

A Member. And voluntarily, too.

Mr. Dies. Yes; and I will tell you what you have done, and I hope you will take it in good part: You have taken the fairest and best government ever known among men and you are making it into the most despicable socialism. You took the American people at a time when they believed they could support themselves and their government, and you are teaching them hour by hour and day by day to expect that their government shall support them. Instead of telling our magnificent army, when the boys are coming back from France and are being demobilized, to go back to their jobs and engage in their former industries, you are leading them to believe that the government shall take it upon itself as a duty to support them.

My friends you are tearing down the greatest government, the greatest democracy, the world has ever seen, and you are building up in its stead the poorest fabric of socialism that history can record.

Is it your intention to help the people? No. You will not help the people unless you tell them that the government has but one duty to the citizen, and that is to protect his life and property and give him an equal and fair race in this world. (Applause.) And you are teaching him that the duty of the government is to keep him. My beloved country! I do not know; we are losing the greatest republic the world has ever seen. Talk about international democracy! It is being swamped amidst nebulous phrases and unintelligible jargon. Would to God the President of the United States would get on the Tennessee and come home and preserve his republic (applause) rather than meddle longer with the politics of Europe. We are casting the lot of the people of America, the peace and destinies of our country into what? Into the hotch potch of the quarrels and poverty and woe and destruction of Europe.

You know, when this is all over, my friends, I will be out home farming, and you who are

left here will read Washington's Farewell Address with more respect than you have ever read it before. (Applause.)

There is not anything now to be said. Human nature is just the same as it was when our fathers made this republic. The President of the United States, representing what has been the greatest republic the world has ever seen, may speak of justice, and the league of nations, and the end of the sorrows of mankind; but the best hope of this republic and of this people is upon our own shores, defending the constitution of our fathers, protecting the liberties of the people and independent self-government, a representative democracy. And I wish, O God of Nations, that our President would come back home, and that we might leave upon this hemisphere a great democracy, unentangled and unengaged with all the European broils that exist abroad today. (Prolonged applause.)

(Reprinted from the Congressional Record.)

—SAVE—

Increased Savings During War

THE following table shows the per capita savings in Banks and Trust Companies and also War Savings by states for 1914 and 1918 with the percentage of increase during this period:

	Per Capita 1914	Per Capita 1918	Per- centage Increase	Per Cap- ita War Savings
NEW ENGLAND STATES				
Maine.....	\$201.81	\$244.16	20.9	\$ 8.15
New Hampshire.....	245.39	297.63	21.3	9.60
Vermont.....	244.07	338.43	38.7	10.98
Massachusetts.....	240.91	291.99	21.6	5.10
Rhode Island.....	258.31	285.12	10.3	7.62
Connecticut.....	288.80	377.59	30.7	8.59
Total.....	245.78	295.93	20.3	8.34
EASTERN STATES				
New York.....	226.32	245.88	8.6	6.77
New Jersey.....	111.84	150.77	34.8	5.02
Pennsylvania.....	101.85	106.65	4.7	6.72
Delaware.....	77.89	117.71	51.1	8.28
Maryland.....	113.76	145.25	27.7	5.27
Washington, D.C.....	31.13	75.74	143.3	13.38
Total.....	157.25	174.14	10.7	7.57
MIDDLE WEST STATES				
Ohio.....	85.68	128.70	50.2	14.54
Indiana.....	44.57	62.61	40.2	12.40
Illinois.....	82.30	103.52	25.7	8.03
Michigan.....	96.18	150.47	65.4	5.75
Wisconsin.....	74.88	108.91	45.4	10.42
Minnesota.....	92.51	147.14	59.	9.66
Iowa.....	114.83	169.46	47.5	12.32
Missouri.....	44.77	53.92	20.4	11.50
Total.....	72.48	100.97	39.3	10.58
WESTERN STATES				
North Dakota.....	34.64	131.55	279.1	6.51
South Dakota.....	77.02	137.15	77.8	13.81
Nebraska.....	63.82	101.61	59.3	20.62
Kansas.....	29.43	49.01	66.1	12.84
Montana.....	62.05	146.09	135.4	11.23
Wyoming.....	80.61	101.38	25.7	8.20
Colorado.....	62.33	96.06	54.1	10.20
New Mexico.....	20.66	33.29	61.1	4.64
Oklahoma.....	10.57	26.88	154.3	7.81
Total.....	38.21	76.78	101.1	10.65

—SAVE—

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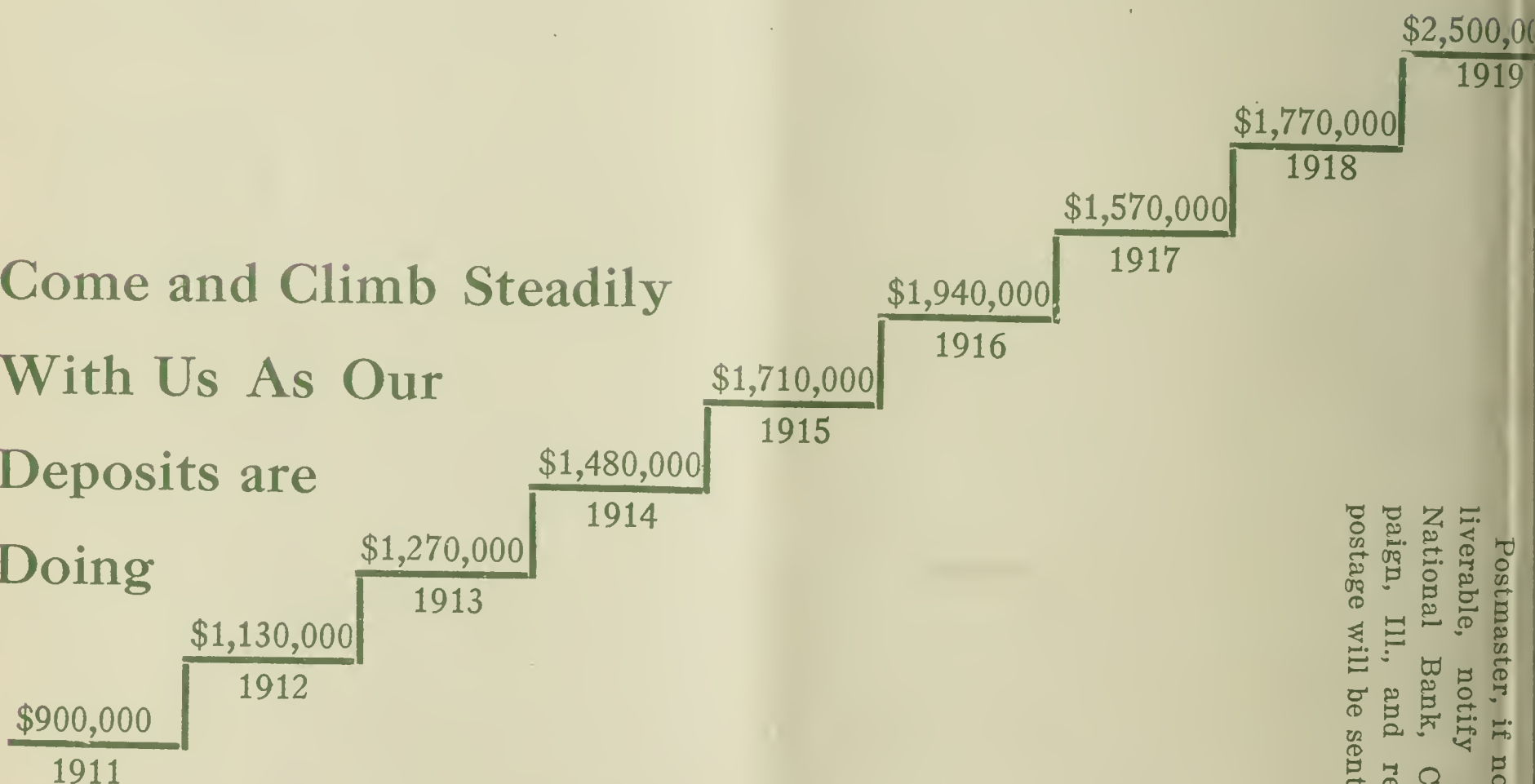
Men Who Do Things On The Farm and In Town

Use the four-generations old
Bank at almost every turn

For safe-keeping of funds
For sound business counsel
For financial information
For all banking facilities
For financial assistance

This Bank has helped your grandfathers
and fathers and friends to success and will
be glad of the opportunity to help YOU

Come and Climb Steadily
With Us As Our
Deposits are
Doing



The First National Bank

(The Harris Bank)

CHAMPAIGN

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H. S. CAPRON, Cashier

C. C. JAMESON, Assistant Cashier
F. W. BECK, Assistant Cashier

B. F. HARRIS, President

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HOME AND PROGRESS

Good
Citizenship

Good
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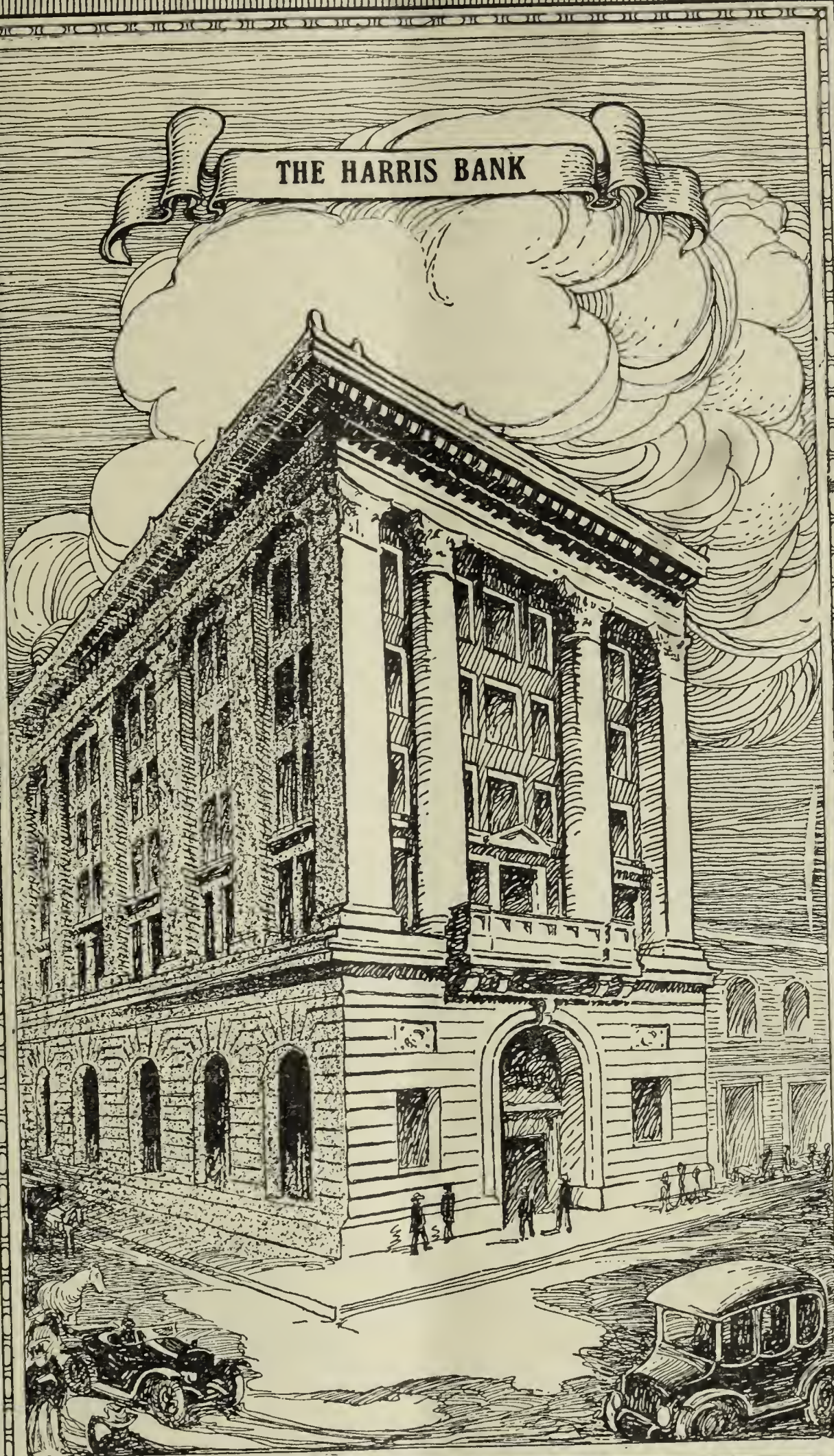
Good
Schools

Sanitation

Community
Betterment

Town and
Country
Co-operation

THE HARRIS BANK



Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

Our Home and Its Progress

COMING and going through this wonderful, beautiful, bountiful, peaceful FARM LAND of OURS, one would not think that there was or could be anything but peace and content in the world.

But when we look beyond these fertile fields, we feel a thousand times blessed that our lines are laid in pleasant places;—that our homes are here in the Corn-Belt.

Since our last message, quite an advance has come in the market or paper value of our Farm Homes.

Since the first message came from the Harris Bank,—three generations since,—these Homes have advanced fifty-fold,—and almost five hundred-fold since our Farmer Founder settled here.

An extensive Western trip this summer, more than ever convinces us that, all in all, this farm section has no equal, in Natural advantages.

Just in the same way it convinces us that our work has not been nearly so well done as Nature's. We are convinced that if we farmed as frugally and sanely, and with the vision of many less favored; saved, retained, and increased fertility as do they; built homes, barns, fences, as most all do better than we,—WE would be more responsible for and deserving of these prices that we predicted.

It is up to us to keep in sight as well as hearing of this Dollar Progress; due to abnormal and not natural conditions,—though REAL farming can justify it.

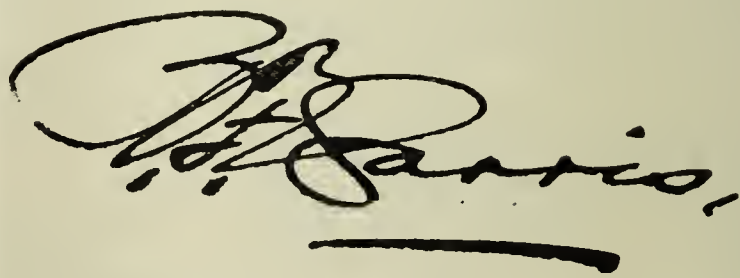
The national census appraised our soil highest of all; our great College of Agriculture points the way for the finest Rural Civilization and most successful dual-farming (stock and grain) that the world has seen.

When the tide goes down, see to it that we are not left high and dry,—unequal to our opportunity and duty.

Years ago we started the slogan,—CREATE A SOIL AS WELL AS A BANK RESERVE.

If you can't have both, then have it in the soil, for such soil, honestly treated, will build its own as well as a Bank Reserve for us and our children's grandchildren.

First National Bank
Champaign, Sept. 1, 1919



P.S.—Honestly,—have YOU even a fence, or a stock-tight fence around your farm? If you have a tenant, do you and he work “hand in glove” as a 160-acre, -\$100,000-partnership ought?

Think it over, and see whether in your way of farming, it is a “hot air” boom price, or the real thing.

HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)



SEVEN

"Where there is no vision the people perish"
In My Neighbor's Prosperity Lies My Security

VOL. IV No. 3

CHAMPAIGN, ILLINOIS

SEPTEMBER 1919

Victory Homecoming

September 9th is Champaign County's formal, official "Welcome Home" to her soldiers and sailors. A great program is in preparation; a handsome souvenir medal is to be presented to each of "Our Boys"; splendid music all day and evening, the best military band to be had; fireworks; eats; dancing, etc, etc, etc.

Farmers' Picnic

THE Champaign County Farmers' Picnic at the Harris "Home Farm," under the auspices of the Champaign County Farm Bureau, will be held the latter part of September, —probably about the 25th. The Champaign Chamber of Commerce is joining in, moved by a desire to cooperate in every effort to bring Town and Country folks closer together, for all our interests are one and common. Of course the Champaign County Home Improvement Association will play a big part. It is expected to have some nationally known speakers and a good program, all details of which will be shortly announced in the papers.

It is especially desired that every soldier and sailor and Boy Scout will come, and in his uniform. "Our Boys" can have another reunion and perhaps a fine group photo. The picnic lasts all day; good band; and everyone bring his basket dinner. Over 900 acres of corn are beckoning you, then the cattle, hogs and sheep will be glad to see you for every one of you is WELCOME.

—SAVE—

"I WANT to know," said the grim-faced woman, "how much money my husband drew out of the bank last week."

"I cannot give you that information, madam," answered the man in the cage.

"You're the paying teller, aren't you?"

"Yes, but I am not the telling payer."

Many Newcomers at U. of I.

WE are glad to learn that, after the slowup due to the war, the University of Illinois is expecting perhaps the largest attendance in its history. Many changes have taken place in the faculty with perhaps a hundred or more new members, several of whom are of national reputation. The Harris Bank, Home and Progress, every citizen welcomes these highly desirable citizens; these young men and women from every section of the country. May they be well pleased and satisfied here, and may we be privileged to serve them in any way in our power.

—SAVE—

Widows—A Definition

THE teacher of a class of small children had asked for a definition of the word "widow." One little girl gave the following as her idea of the term.

"A widow is a poor woman with a large crowd of children who takes boarders."

There are many widows of that kind. Their husbands were once prosperous, but could not be persuaded that they might die, that there might be a shrinkage when their estates were settled up, or that their riches might "take themselves wings" and fly away.

It is said that there are more than five million widows in the United States and Canada. Only one in three of them enjoys the comforts of a home. Your wife may some day be your widow. Have you fully prepared for that contingency?—Have you a Savings Bank Account?

It would be an unspeakable advantage both to the public and private, if men would consider that great truth that no man is wise or safe but he that is honest.—Sir Walter Raleigh.

Don't try to get through the day. Get through the work.

A Full Day's Work

JUST one thing will carry us safely through these trembly times—and they are trembly! That one thing is a full day's work on the part of every person who can work.

A day's work with some unselfishness in it. A day's work with some sacrifice in it. A day's work with a lot of forgiveness and forgetting interwoven with its strands of mind and muscle.

The kind of a day's work you'd do for someone you loved,—and listen to this:

IT'S GOING TO TAKE A LOT OF LOVE TO PULL THIS WORLD OUT OF THE MUD!

Yes, LOVE! The sort that "casteth out fear." The brand some men are backward about discussing.

Honest, hard work with love behind it. That's the best medicine for the mess we're in. God grant we find it out and use it before the patient gets much sicker.

Millions of us today are trying to see how much we can get for how little we can do.

We've trimmed working hours until we've reached a basis where we can't finish the job in the slim time allotted. I don't mean the women and children. They shouldn't have to do any work outside the home, and if we men worked full time and WORKED while we were being paid for working, they wouldn't have to.

I mean the high-paid skimpers and shirkers and shadow-artists. The time-shavers who start on the last stroke of eight and quit on the first stroke of five. Their name is legion, and until they see the light, it will keep getting darker in this land and every land.

Of course, Labor must be fully recognized and given every chance to take and use its rightful share of everything. But why so much noise about Labor? Why not look the facts in the face and see that Labor is everyone who WORKS—rich and poor, high and low. And why not see to it that every one DOES WORK? Works harder and for as many hours as his effort is needed.

No soldier complained about working overtime or any time when peace was at stake. Why not work overtime any time to make peace something better than a boiling cauldron of unrest, with chaos taking shape in the steam?

Leigh Mitchell Hodges.

—SAVE—

Save as you Earn. The greater the profit, the more money you should put into the Bank.

The Land Boom

THE present land boom is marked by the same frenzy that marked the westward gold rush of '49. It is not based on common sense. It is not based on the feeling that farm lands are really worth the prices they are being sold for.

Hardly any tenants are buying land at these boom prices. Most of it is going to speculators or city investors. These men are buying in the belief—stimulated by every device known to land agents—that land will go still higher. A large percentage of these buyers hope to take a liberal profit and then unload the land on some farmer. When the boom is over we will be left to struggle with the almost impossible task of making the land pay returns on these inflated values and the additional taxes that are sure to follow.

This boom, if not checked, will place a burden upon agriculture that will break our backs. It is time to call a halt.—*Prairie Farmer*.

—SAVE—

Preserving Democracy

By FRANCIS H. SISSON

In Leslie's Weekly

I believe in organized labor when it practices the principle that obedience to law is liberty. I believe in collective bargaining. But I also believe in the scrupulous observance of contractual obligations. And I would urge labor, organized and unorganized, to realize that the two arch enemies of democratic society are autocracy and anarchy. Now that we have slain the beast of autocracy, we face a no less pressing duty and responsibility to render impotent the beast of anarchy. Labor must help win this new battle, as it aided so valiantly and patriotically in the other. Labor has as great a stake as any other element of our people in the preservation of an orderly, organized society in which there shall be respect for the school, for the church, and for a government by law rather than by men, as well as protection for life and property.

—SAVE—

Last week all the Harris Bank family,—all employes and officers and their families, had a picnic,—noon lunch and supper, out on the Harris "Home Farm," where the County Farm picnic is again soon to be held. The girls supplied great "eats," and all had "one fine time."

How Does Your Township Compare?

FROM a recent issue of *The Iowa Magazine*, which was handed to us by one of our bank customers, who has a farm in Orange township, Iowa,—we clip the following:—

"It should be gratifying to every Iowan that we have within the boundaries of our state the banner rural township of the United States. Orange Township in Blackhawk County, so far as its physical conditions go has hundreds of counterparts within the state, but there are few townships that approach it in the development of a real community within the boundaries of the township. Two railroads touch the township, but no railroad station lies within the township. A consolidated school district embraces the entire township, so in this way the township boundary lines serve as community boundary lines. There are 142 farm homes in the township; 86 of these farms are operated by owners and 56 by tenants.

"40% of all the farm homes have running water; 33% of all the farm homes have bath tubs; 34% of all the farm homes have indoor toilets; 11% of all the farm homes have electric lights; 33% of all the farm homes have gas lights; 48% of all the farm homes have power washers; 26% of all the farm homes have electric or gas irons; 54% of all the farm homes have carpet sweepers or vacuum cleaners; 50% of all the farm homes have furnace, hot water or steam heat; 93% of all the farm homes have telephones; 40% of all the farm homes have refrigerators; 20% of all the farm homes have gas cook stoves; 56% of all the farm homes have pianos; 54% of all the farm homes have automobiles; 33% of all the farm homes have oil cook stoves; 33% of all the farm homes have sleeping porches; sixty-nine owners' homes have libraries averaging 106 volumes; fifty-six tenants' homes have libraries averaging 95 volumes. There is no home in the township without a paper or magazine of some kind and most of them have several.

"The new consolidated school building, which is located in the center of the township, was completed in the summer of 1916. From the beginning their school board offered the first three years of high school along with the work of the grades, and this year it will be an accredited High School with a full four-year course. Here are taught agriculture and animal husbandry, as well as manual training and domestic science—a school in which education is ac-

tually linked up with life. The faculty consists of a principal and seven teachers. The principal and all the teachers are either university or teachers' college graduates. This school building is equipped with a gymnasium, a fine assembly hall, and is the center of all the community activities. Here on every Friday night meets the township literary society. Here on Tuesday night the Orange Township Band meets for rehearsal. This band consists of thirty pieces, the members of which are all residents of the township. During the winter months the people of the township enjoyed a lecture course of six numbers. The school is located on a five-acre tract and on one corner of this tract is a beautiful bungalow which the district built as a residence for the school principal, and on another corner stands a large commodious barn to care for the teams which haul the busses from the homes to the school. Across the road from the school there is being equipped at this time a recreational ground.

"There are three cooperative threshing outfits and six cooperative silo filling outfits in the township.

"The cow testing association has done much to develop the dairy industry in this township and it was in this township that the world's greatest producing cow, Tillie Alcarta, was bred."

Home and Progress would suggest that every township in Champaign County that wants to get or keep in the \$500 acre land class, must pattern after Orange township, for even its land does not sell so high. Forget the land price and let's make our neighborhoods as near 100 per cent as we can.

— SAVE —

Warning!

Save now for the future! Later on, don't say that you were not warned. The income of the average man is still very high and it ought to be easy to save. Later on there will be times when incomes are not so steady and the wise man will save part of the money he makes now. The First National Bank pays 3% Compound Interest on Savings. Oldest Bank in the County.

— SAVE —

"I like to see a man proud of the place in which he lives."

"I like to see a man so live that his town will be proud of him."—Abraham Lincoln.

Our New Scout Executive



D. G. Buckingham of East St. Louis has been selected as the county executive for the Boy Scouts of America. He has a family and comes highly recommended. He was educated in the public schools of Woodford county and at the Illinois State Normal University at Normal, Ill. He has been a teacher of boys at Normal, Ill., Atchison, Kan., and East St. Louis, Ill., having been identified with the scout work the entire six years he was at East St. Louis. During his last two years in East St. Louis he served as Deputy Scout Commissioner for the St. Louis, Mo., council of the Boy Scouts of America. The troop at Granite City, Ill., was the one that took the honor for the state of Illinois in the third Liberty Loan and was organized by Mr. Buckingham. He has also done settlement work at the Wesley House, Bell and Cardinal Sts., St. Louis, Mo. Was stationed there as boy's worker and established night classes for the boys and young men in that neighborhood. His camping experience has been that of assistant camp director at the central camp for the St. Louis Boy Scouts at Irondale, Mo.

Since his arrival in Champaign Mr. Buckingham has established a county headquarters at 307½ N. Neil St., Champaign. Boys from all parts of the county have visited the headquarters and are actively engaged in scout work.

Mr. Buckingham has started classes in bridge and tower construction and a class for the training of Patrol Leaders. This fall a course will be given in the training of Scout Masters so that men who want to serve as troop leaders and do not know how will be taught.

This scout work is a movement rather than a permanent organization and goes with the boy and man in all lines of work. It is somewhat slow to get started but when once established it is a wonderful asset to the community as has been demonstrated all over the United States during the war.

It is the hope of the Local Council of which Mr. B. F. Harris is president, that we will have 1500 boy scouts in the county by this time next year.

The general understanding during the drive for funds that was put on in June was that one dollar was membership fee and to further the movement. The fact is that from only 1500 or so who took membership the sum so raised wasn't enough. We need more. Perhaps you only gave one dollar when you could have given \$25.00 or \$50.00 to this wonderful movement for the manhood of tomorrow. Let us put our shoulders to the wheel and see to it that if we have not done our part the matter will not be delayed longer because of our failure to do our bit.

Help us to do it for Champaign County boys. We need about \$6,000 annually to adequately finance our program. Have you done your share? The difference between having 250 boys and 1500 boys in this great movement is a matter of this small budget to put the work on a firm basis. Your money will be administered by the council of business men. When \$5.00 or \$10.00 means just another boy directed in the right channel, don't hesitate. Invest where dividends of character and better citizenship are assured. As a citizen of this county you certainly want a part in the building of our future manhood. Remember that the boy of today will in a few short years be taking your place in the business. If you want him to make as good and better than you have, give him that chance now before it is too late. No one can do better than direct the energies of the coming manhood. Let us cooperate in the greatest work in the world today, the work of making America's Boyhood the best Manhood in the world. You and I have an equal chance. Fail not. "The war is over but our work is not."

Savings Department

“FROM little acorns great oaks grew.” The savings department is where an account can be opened as low as \$1.00 on which a fixed rate of interest is paid by the Bank the 1st of January and 1st of July. To be frugal and put by a fixed amount weekly or monthly has been the foundation of large fortunes in this country and abroad. To save will allow the man who has a nest egg to grasp the golden hand of opportunity that comes knocking at his door. The saving habit not only assures a living for old age but creates self-respect, gives one more solidity and makes one a better citizen.

To show how money will accumulate we give the following illustration of money at 3 per cent compounded semi-annually.

\$1 invested weekly in 10 years amounts to \$605.54.

\$5 invested weekly in 10 years amount to \$3,028.93.

This is the least of the propositions, the greatest thing is to have something saved up to grasp the opportunity that takes a little money to swing.

The bank will furnish you with deposit book, in which they will show every transaction you have with the Bank and they will add your interest at interest periods. The putting away of a fixed sum means a habit, and one will be filled with wonder when a handsome balance will represent money that would have been possibly thrown away.

In your savings book you will find the rules governing this department of the Bank. Many a woman has started the fund to keep a family in comfort when old age comes on out of her usual house allowance.

—SAVE—

A Book of Interest

More absorbing than the most thrilling (true) Story Book, is a Bank Book. Its tale is never too long, nor its pages too many—and the long row of figures, so dry in other books, are intensely interesting—and the more it costs the better it is appreciated, but in order to enjoy its pages you must own one. How? By depositing \$1.00 with the Harris Bank.

—SAVE—

Don't wait for some one else to give you a push. Don't be an echo to the other man's hurrah. Don't be a shadow to the other fellow's work. Get busy—Begin. Originate.

The Bridge Builder

An old man, going a lone highway,
Came at the evening, cold and gray,
To a chasm vast and deep and wide.
The old man crossed in the twilight dim,
The sullen stream had no fear for him;
But he turned when safe on the other side
And built a bridge to span to the tide.

“Old man,” said a fellow pilgrim near,
“You are wasting your strength with building here;

Your journey will end with the ending day,
You never again will pass this way;
You've crossed the chasm deep and wide,
Why build you this bridge at evening tide?”

The builder lifted his gray old head—
“Good friend, in the path I have come,” he said,
“There followeth after me today
A youth whose feet must pass this way.
This chasm that has been as naught to me,
To that fair-haired youth may a pitfall be;
He, too, must cross in the twilight dim—
Good friend, I am building this bridge for him!”

—J. W. Foley.

—SAVE—

The combined wisdom and experience of our directors and officers, as well as courteous attention in every department, serve to benefit you largely when you avail yourself of the facilities of the Harris Bank.

—SAVE—

That Feeling of Security!

Nothing gives it to you so quickly and surely as a Savings Account.

You will find an additional satisfaction when you keep it in this county's largest and strongest bank, having resources of \$2,500,000.

—SAVE—

The better the banks serve the public, the better for their stockholders.

It is the constant aim of the First Nat'l Bank to extend practical service to its customers. We co-operate with them in building up their business or farming along sound, progressive lines because in so doing we are helping our customers, our community and ourselves. We should be glad of the opportunity to serve you in a constructive manner.



*"Boyhood—the Keystone
in the Arch of
America's Destiny"*

Safe and Not Sorry

IN the last few months dozens of country bank vaults have been broken into,—you read of them every week. The thieves, however, are not trying in many of these cases to rob the bank,—for it takes more skill and they run more risk when they have to "blow" the safe.

No,—these many robberies are to break into the Small Safety Deposit Boxes of the bank's customers, for many of these boxes carry Liberty Bonds and other valuables and some of them cash that ought to be on deposit.

Most vaults are built for fire-proof purposes only,—to keep the safe and books from fire.

Our great, solid, railroad-iron, concrete, steel lined, electric protected vault, with its 18-ton Round Door, houses our Safety Deposit Boxes. At \$2.00 a year up, our large capacity is almost exhausted and we have just had to order several hundred more.

Are you sure your papers and valuables are safe?

—SAVE—

Every time you do it as well as you know how—YOU GROW. You grow only through expression. Expression is action, thinking, talking, doing.

Every time you think, every time you talk, every time you do something with your hands, if you do it well, if you do it as well as you know how, you grow a little.

It's the same way with your savings account.

—SAVE—

Your Estate Lives After You

and must be safeguarded so as to prevent loss and so administered that your wishes will always be scrupulously observed. We would be glad to advise with you about this or any business matters.

Some fellows lay up a percentage of their earning for a rainy day, and others act as though they were going to live to be 600 years old and it was not going to rain for 599.

Harris Agency and Loan Corporation

*The New Company under the management
of the officers of the*

First National Bank of Champaign

Negotiates, buys and sells mortgage loans on city real estate and farm lands

Representing eastern lenders it is now ready to receive applications for loans on farms to be placed on or before March 1, 1920 at the lowest rates.

Prompt and Dependable Service

Write Us

See Us

DIRECTORS

B. F. HARRIS

N. M. HARRIS

H. S. CAPRON

The Boy Scouts

WE were greatly disappointed not to get more adult members in our County Drive when we only required \$1.00 per member, but hoped and expected to get very much more than a dollar from many, and very, very many more members.

But it isn't too late yet for you to make good by giving generously toward the organization of all our boys into Boy Scout Groups.

No finer work can be undertaken than to help these boys carry out their oath:—

“On my honor I will do my best,—

“1. To do my duty to God and my country, and to obey the Scout Law;

“2. To help other people at all times.

“3. To keep myself physically strong, mentally awake, and morally straight.”

The present county organization is headed by:—

Scout Master David T. Buckingham of East St. Louis has been employed by the county organization to take charge of the work here in the county. He is now actively at work and with the opening of school and church activities we hope to organize large numbers of troops.

Scout headquarters are 307½ North Neil St., second floor on Gazette square. Telephone Garfield 1818.

Quite a fine boy's library is already started, plans for wireless and mechanical apparatus and general boy scout headquarters. Every parent and adult who has any thought of the citizenship and actual democratic training value of this work, as well as every boy from 12 to 17 years of age, should call at headquarters. Camps and hikes are being organized. Come in and meet Scout Master Buckingham, welcome and encourage him, because we are hoping great things from him in this work.

The county organization is officered as follows:—

B. F. Harris, chairman; Dr. H. A. Harding, Garrett H. Baker, Rev. Father John A. O'Brien, Eugene I. Burke, Thomas Inman (Union Labor Representative), Vice-Chairmen; R. D. Burnham, Treasurer; County Supt. of Schools C. H. Watts, Secretary.

—SAVE—

“Success comes only to those who lead the life of endeavor.”—T. R.

Labors' Verdict Against Labor

UNDER the above heading the New York *Sun* of June 26, carries an editorial which every one of us should ponder, when we discuss the cost of living and the labor situation. The editorial is as follows:—

"In the closing hours of its convention the American Federation of Labor adopted a report which was a contradiction in logic, a defiance of the laws of economics and a verdict against the prosperity of wage earners. Pursued to the extreme, indeed, it would be a sentence of death by labor upon labor.

"This report, in brief, urged a shorter period of work than the eight hour day—forty-four hours a week. It even suggested to take care of the unemployed, a six hour day. At the same time it demanded a readjustment of wages so that the 'earning of labor will buy the same amount of the necessities of life that could be purchased by the earnings previous to the war.'

"Now, let it be set down in the first place that intelligent employers long have realized that in the ordinary tasks of close application the average conscientious worker will produce more in eight hours of unwearied effort than in fourteen or twelve or even ten hours of exhausted energy and vitality.

"Let it be set down in the second place that intelligent employers agree that, whatever the wage, labor which does a square day's work, ounce for ounce and hour for hour, should exchange into an equivalent of food, clothes, shelter and comfort today, tomorrow and all time.

"Let it be set down in the third place that not merely the sympathetic employer wishes this to be so but inexorable Nature decrees it shall be so.

"But let it also be set down that in the aggregate labor earns and pays its own wage. Nobody else pays it; nobody else can. Out of what labor in the aggregate produces, labor takes its own return. The more that labor produces the more it can take. The less that labor produces the less there is for it to take.

"Labor, then, must impoverish itself if it so delimits its hours of work or so slackens its speed or otherwise so falls short of achieving adequate results that there is not enough production by labor to support labor as labor needs to be supported.

Reduce the ten million workers of the country to terms of ten workers and it must be as clear as sunshine that those ten, working by themselves, say on a lone island in the sea,

each working his best for eight hours a day, can produce altogether enough, and not much more than enough, to support the whole ten, then only five of them working eight hours, or the full ten working four hours cannot thus produce enough to support the whole ten as they formerly were supported.

"It must be as simple as a b c that whether the ten men express their 'wages' in pennies, in dollars or in golden eagles, but at the same time cut in half their production—which is their true wages—their 'earnings' will not provide them 'the same amount of the necessities of life that could be purchased by the previous earnings.'

"There is only one way—and that is a sure way—to reduce the cost of living—an expression which means to get more of the necessities of life by work. It is to produce more, not less.

"There is a dead line of work and production below which mankind, compelled by the laws of nature to earn its living, cannot go without committing economic suicide."

—SAVE—

Why He Wasn't Promoted

1. He grumbled.
2. He watched the clock.
3. He was stung by a bad look.
4. He was always behindhand.
5. He had no iron in his blood.
6. He was willing, but unfitted.
7. He didn't believe in himself.
8. He asked too many questions.
9. His stock excuse was "I forgot."
10. He wasn't ready for the next step.
11. He did not put his heart in his work.
12. He learned nothing from his mistakes.
13. He felt that he was above his position.
14. He was content to be a second-rate man.
15. He ruined his ability by half doing things.
16. He chose his friends from among his inferiors.
17. He never dared to act on his own judgment.
18. He did not think it worth while to learn how.
19. Familiarity with slipshod methods paralyzed his ideal.
20. He tried to make "bluff" take the place of hard work.
21. He thought it was clever to use coarse and profane language.
22. He thought more of amusements than of getting on in the world.

Ten Years of High Prices

A LONG and slow period of declining prices, covering ten years and possibly more, is foreseen by A. C. Miller, of the Federal Reserve Board. In an address delivered recently Dr. Miller discussed the history of price trends since the outbreak of the war and reached the conclusion that for the present prices may go even higher than they are today and that they will be sustained on a relatively high and, perhaps, periodically uneven level for a decade. Dr. Miller finds that high prices are due to currency inflation rather than to any other economic force. By means of increased production and continued saving on the part of the people, and only by these means, can prices come down. To suddenly and by artificial means deflate the currency would have bad effects which would not remedy matters; therefore, the world should reconcile itself and its affairs to a long period of high prices. The thirty per cent drop in prices noted in 1865 after the American Civil War cannot be taken as a criterion, he says. There may be even a further rise in prices during the next year before the long downward trend is felt. A decade is necessary because it will take Europe at least that long to re-establish herself on a normal basis of production. Excepting in cases of investment of great capital for long periods, the decline will not be precipitate enough to cause any business losses.

Dr. Miller sees as the most important task of the present the setting of Europe to work. If it is necessary, the granting of credit and goods on credits to Europe should continue, for only by giving Europeans the tools to work with can they recommence that production without which the old normal basis cannot be restored.

—SAVE—

"Our national character is in the balance. Americanism is on trial. If we produce merely the self-seeking, ease-loving, duty-shirking man, whether he be a mere materialist or a mere silly sentimentalist; if we produce only the Americanism of the grafter and the mollycoddle and the safety-first, get-rich-quick, peace-at-any-price man, we will have produced an American faithful only to the spirit of the Tories of 1776 and the Copperheads of 1861, and fit only to vanish from the earth."—T. R.

"Our average fellow-citizen is a sane and healthy man, who believes in decency and has a wholesome mind."—T. R.

Every Boy's Birthright

CHUMS, Recreation, Wholesome Sparetime Occupation, and a Chance to make Good. The Home, the School and the Church go a long way to provide these for some boys, and but a short way to provide them for others, hence the need of the Boy Scouts.



The boys of most communities may be divided as follows:—

SPECIAL PRIVILEGED—4 per cent. Born with "Silver spoons in their mouths"; every privilege that money and influence can provide.

PRIVILEGED—30 per cent. Well-to-do parents; advantages of higher education and good environment; privileged above the average.

UNDER-PRIVILEGED—66 per cent. Disadvantages of limited education and unfavorable environment; prejudice of religion and race.

The Boy Scouts can help right this situation.

—SAVE—

Rich Conductor

Henry Torborg, 73 years old, a conductor on the Blue Island line, Chicago, for over forty years, said to be the richest street car employe in the world, is dead. He saved his salary from the street car company and invested it in real estate on the south side, and stock in the Railways company.

He had a number of sayings which he said helped him become wealthy. Some of them are:

"Good spenders may be popular, but a bank account needs no friends."

"Never pay for having work done that you can do yourself."

"Make your vacations pile up your dividends."

"The man who stops work is like the old mill out of use. He falls to pieces."

He has two sons, Milo and Arthur. Milo is 24 years old and has worked for the railways company for five years. He is said to have a bank account now of more than \$1,500 and he says that his father taught him how to save.

Constitutional Convention

ON September 15th a primary is to be held throughout the State, at which each State Senatorial District is to nominate candidates, whose names will be placed on the ballots of the November 1919 election, for membership in the Constitutional Convention.

The men finally elected,—two from each Senatorial District, or 104 in all,—are charged with the vitally important task of drawing a new Constitution for the State of Illinois. This Constitution, when they have so drawn and finished it to their satisfaction, has to be submitted to the people of the State at the polls, for their decision.

It is needless to say that this Constitutional Convention has a great task before it, for it is to draw what may be and will be, if the people approve its work, the fundamental or basic law for the State of Illinois. There are many vital issues before our people today, some of which this Constitutional Convention must specifically provide for;—some of which it must not attempt to touch on, but leave to the power of the legislature from time to time.

It is tremendously important, therefore, that all our voters, laying aside all question of partisanship, and in a spirit of unselfish citizenship,—thinking only of the welfare of the State, not alone in these days but in the days to come,—nominate and elect men to this Convention who will properly execute the great task assigned them.

With two to be nominated, Champaign County offers as candidates at the primary, on the Republican ticket, Henry M. Dunlap, whose long service in the State Senate and his broad experience in business eminently qualify him as a member; and Harry I. Green, one of the most capable attorneys of Central Illinois. On the Democratic ticket, F. E. Williamson, former member of the legislature and an attorney of excellent standing.

—SAVE—

The Sphere of Woman

They talk about a woman's sphere as though
it had a limit;
There's not a place in earth or heaven,
There's not a task to mankind given,
There's not a blessing or a woe,
There's not a whispered yes or no,
There's not a life, or death, or birth,
That has a feather's weight of worth—
Without a woman in it.

A Lesson From the Past

"There are certain fathers, nowadays," said Plutarch, ages ago, "who deserve that men should spit upon them with contempt for intrusting their children with unskillful teachers, even those who they are assured beforehand are wholly incompetent for their work; which is an error of like nature with that of the sick man who, to please his friends, forbears to send for a physician that might save his life, and employs a montebank, that quickly dispatches him out of the world. Was it not of such that Crates spake, when he said that if he could get up to the highest place in the city he would lift up his voice, and thence make this proclamation: 'What mean you, fellow-citizens, that you thus turn every stone to scrape wealth together and take so little care of your children, those to whom you must one day relinquish all?'"

"Many fathers there are," continues Plutarch, "who so love their money and hate their children that, lest it should cost them more than they are willing to spare to hire a good master for them, they rather choose such persons to instruct their children as are of no worth, thereby beating down the market that they may purchase a cheap ignorance." He then relates the anecdote of Aristippus, who, being asked by a sottish father for what sum he would teach his child, replied, "A thousand drachms." Whereupon the father cried out, "Oh, I could buy a slave at that rate!" The philosopher replied, "Do it, then, and instead of one thou shalt have two slaves for thy money—him who thou buyest for one and thy son for the other."

—SAVE—

The great American game is not baseball—it is bluff; the putting on of a false front, assuming to be what you are not, and pretending to have that which we do not possess. We want lobster on a ham-and-beans income and an auto when we ought to hike. The banker, the butcher, the tailor, the chauffeur knows the bluffer, for his masquerade fools no one but himself.

—SAVE—

One of our best savings depositors is a small newsboy.

He is not a large depositor either physically or financially.

He is about fourteen and weighs ninety pounds.

But once every week he comes in and makes a regular deposit.

My Neighbor's Prosperity Is My Security

THE nation's goal is not private gain but social well-being, national strength and eternal life. My neighbor's prosperity is my security. The social, economic and spiritual well-being of all,—hand and brain workers alike, to the last man, woman, and child,—concerns all of us intimately. The nation should now say to each youth approaching manhood that, for part of one year, or two successive years, he must submit himself for a definite period of instruction and training under direct national supervision and control, in order that three distinct purposes may be accomplished:—

First,—that he may, in association with youth of like age, get a new and vivid sense of the meaning and obligations of citizenship;

Second,—that he may be physically and intellectually prepared to take part in his country's service or his country's defense, should occasion ever arise;

Third,—that specific direction may be given to his capacities and powers, so that he may be better prepared than would otherwise be the case for useful and productive citizenship.

In the next generation we should never be able to say that of five million men between the ages of 21 and 31, 66 in each 100 are physically unfit for the army, and that of 3,400 specially selected men examined for the navy, 72 in every 100 were rejected.

The above remarks were made by the president of this bank in the course of a recent address before a large manufacturers' association in Boston. We must make well equipped men out of "our boys" and we want to follow some such program as outlined above.

—SAVE—

MONEY AND THE WANT OF IT.

"Money alone does not make for happiness—neither does the want of it." Very early in life the boy learns that without money he can get nowhere. Money is one of the most important essentials, and used in a conscientious way stands for the well being of mankind. It enables the man to do big things that, without it, he would have to pass up.

To the man who loves those dependent upon him, whether it is mother, wife, sister, or all three, it affords him unbounded happiness to give them the little comforts and luxuries that are dear to their hearts, and when he cannot do this the right-minded man will take himself to account and ask why it is that he cannot do these things that other men do, and

if he be honest he will usually acknowledge that the fault lies with himself. He did not start to save when young, and now that manhood is upon him, with all its trials and disappointments, he is left out of the big game because of the lack of money.

—SAVE—

My Wage

A copy of the following poem by Jessie B. Rittenhouse, from "The Door of Dreams," is said to have been found over the bed of a dead soldier in France:

I bargained with Life for a penny,
And life would pay no more,
However, I begged at evening
When I counted my scanty store.

For Life is a just employer,
He gives you what you ask,
But once you have set the wages,
Why, you must bear the task.

I worked for a menial's hire,
Only to learn, dismayed,
That any wage I had asked of Life,
Life would have paid.

—SAVE—

Work

Work!

Thank God for the swing of it,
For the clamoring, hammering ring of it;
Passion of the labor daily hurled
On the mighty anvils of the world.

Oh, what is so fierce as the flame of it,
And what is so huge as the aim of it,
Thundering on through dearth and doubt!
Work, the Titan; Work, the friend,
Calling the plan of the Maker out;
Shaping the earth to a glorious end.
Drawing the swamps and blasting the hills,
Doing whatever the spirit wills;
Rending a continent apart
To answer the dream of the Master Heart.

—SAVE—

"Most farmers lament the money they've spent,
For things only made to beguile,
But never as yet did a farmer regret
The money expended for tile."

Save the money you are making today
and put it where it can work for you.

T. R. Memorial

FROM October 21st to October 27th,—the 61st birthday of Theodore Roosevelt—everybody in America who believes in the fundamental principles of American citizenship and ideals, as expressed by Theodore Roosevelt in his life and work, will have an opportunity for a "free-will offering," with the idea that on that birthday not less than five million dollars may have been contributed.

A fraction of the money so raised is to be used to purchase his home at Sagamore Hill as a public memorial, and likewise to build some memorial in Washington. The major portion of the fund, however, is to be used as a perpetual endowment, the income from which shall be employed to spread his ideas of American citizenship.

It is needless to say that many of the leaders of this movement are men of different followings than Theodore Roosevelt, and that it offers a great non-partisan, non-sectarian, and all-American opportunity to line up in these troublous times for real Americanism.

Roosevelt said,—“The man who counts is the man who is decent; who makes himself felt as a force for decency, for cleanliness, for civic righteousness. He must be honest; he must have courage, and he must have common sense.”

Governor Lowden, who is chairman of the movement in the State of Illinois, said the other day, in presiding over the organizational meeting, that,—“Never was there a more opportune time for the inauguration of this movement. This proposed memorial will serve to bring back to the American people the example of the robust citizen so much needed today. If the people of the United States do not subscribe this amount and more it will show that the patriotism of the nation is ready for receivership.”

The quota for the State of Illinois is \$700,000, about thirty per cent of which is expected to come from outside of Cook County. Governor Lowden, the chairman, has selected Charles W. Folds of Chicago, and B. F. Harris of Campaign to act as vice-chairmen in this movement.

—SAVE—

College Yell of the I. W. W.

Sit around, stall around, lay around, shirk.

Six hours to labor, quit it with a jerk—

Get your gun—shoot the scab—stickim with a dirk.

I. W. W.—I won't work.

The Secret of Happiness

If we noticed little pleasures
As we notice little pains;
If we quite forgot our losses
And remembered all our gains;
If we looked for people's virtues,
And their faults refused to see,
What a comfortable, happy,
Cheerful place this world would be.

—SAVE—

If This Fits Your Town, Wake Up!

Thousands of towns and villages are Dead or Dying—and they don't know it! (The dead rarely know it!) They have lost sight, heart and hearing. They have sleeping sickness; have been torn by feuds and schisms; have been stabbed by trolley wires; have committed sears-roebuck-icide. They have cut their long distance connection with Progress and blown out the gas. They say to every child reaching skyward, "Is not this the carpenter's son?"

So Jesus did not do Mighty Works in Nazareth, and He left the Home Town. Every Home Town that is losing its boys and girls is losing its immortality. The town that young people leave is the town that young people Ought to Leave. "The reason some boys go to hell is because they have no other place to go!"

O let us Save the Home Towns! America is becoming glorious not in the glory of a few great cities, but in the glory of innumerable Homes and Home Towns. Here is the source of the red blood of redemption, not the crowd and the storkless city.

The Lure of the Country must conquer the Lure of the City. We must get together and make the Home Town the Brightest Spot on the Map.—The Lyceum Magazine.

All that the world prizes was obtained through work—all that has brought brightness, cheer and comfort to man is the result of work. The superstructure of true life is builded on work—men progress and succeed through work—life is continued, benefitted, beautified and exists through work. Without it life is not worth the living.

—SAVE—

Large enterprises make the few rich, but the majority prosper only through the carefulness and detail of thrift; but while shunning the jaws of waste, do not drift onto the rocks of meanness.

Country People Should Set Their Own Standards

All the organizations and agencies which contribute to the social life of rural communities will fall short of their highest possibilities unless they make rural life socially self-supporting, and independent of the standards and fashions of the city; unless, in short, they give to the social life of the country a character and dignity of its own, instead of being a bad copy of city life.

So long as country life lacks this distinctive character and dignity, so long as country people look to the cities for their standards of dress, their social habits, and their ideals of propriety, so long will rural social life remain unsatisfactory. The domination of the city over the country is, in last analysis, a mental or spiritual dominion. It will end when country people are able to set their own standards, when they stop trying to be city people or to be like city people. When they develop a reasonable pride in the fact that they are country people, and in their country dress, country habits, country customs; and when this pride is justified by the inherent sanity and simple, unostentatious dignity of their lives—then we shall have a rural civilization worthy of the name.—Dr. Thomas Nixon Carver in "Principles of Rural Economics."

— SAVE —

"I am learning that success is a matter of habitual concentration upon higher ideals. The things I read and talk about today and the thoughts I think today are a forecast of what I shall become. I have learned that I am a composite of the things I have said, the thoughts I have nurtured, the company I have kept and the habits I have pursued. I am learning that success lies within myself—in my brain, my ambition, and determination; and difficulties and hard experience are not to be dodged, but met with courage that they may be turned into future capital."

— SAVE —

"I speak for the performance of international duty, which can only come when we fit ourselves to do our duty to ourselves, and when we have made up our minds never to make a promise to any other nation which cannot be kept, which ought not to be kept, and which will not be kept."—T. R.

Thinking

If you think you are beaten, you are,
If you think you dare not, you don't.
If you'd like to win but think you can't,
It's almost a cinch you won't.

If you think you'll lose, you're lost,
For out of the world we find
Success begins with a fellow's will,
It's all in the state of mind.

If you think you're outclassed, you are;
You've got to think high to rise,
You've got to be sure of yourself, before
You can ever win a prize.

Life's battles don't always go
To the stronger or faster man;
But soon or late the man who wins
Is the one who thinks he can.
By Walter D. Winkle.

— SAVE —

Joseph Rosinger, a janitor, had no faith in banks, so he deposited \$7,600 in a bureau drawer. Now he has no faith in bureau drawers. The police are looking for August Fromm, alias August Franklin, whom Joseph considered his friend. Rosinger is janitor of an apartment at 3216 Altgeldt street and said he was saving his pay and his tips to buy a flat building of his own.

— SAVE —

Vim, Vigor, Victory

The price you set
Is the price you'll get,
Provided our terms are fairly met.
And your wage will rise if your powers grow,
As it's bound to fall with the bluffs you throw;
For we will not pay more than you assay.
The world doesn't measure rewards that way.
It's the things you do,
It's the jobs shoved through,
That gives us the accurate value of you.
When your income's short
Of the sum you thought
To have, you can bet that you never fought
As hard as you could or as much as you ought.

— SAVE —

If you can fill the unforgiving minute
With sixty seconds worth of distance run,
Yours is the earth and everything that's in it,
And which is more—you'll be a man, my son.
—Rudyard Kipling.



ONCE upon a time there was only one bank in all this section of the country.

That was the Harris Bank, the First National of Champaign.

Since that far past time (it was at the close of the Civil War days, and Lincoln knew B. F. Harris) other good banks have, of course, grown up all about.

But to many a keen observer of banking and bank methods and service, there is still only one Bank in all this country.

It is under the direction of the third generation, though five generations have been helped by its safety and service.



UNIVERSITY OF ILLINOIS LIBRARY

FEB 27 1920

HOME AND PROGRESS

Good
Citizenship

Good
Roads

Good
Schools

Sanitation

Community
Betterment

Town and
Country
Co-operation

Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare



Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

“I WANT TO SPEAK FOR---”

“NOTHING is so imminent as the Impossible;—what must be foreseen is the unforeseen.”

That terribly mistaken and misleading phrase, “Make the world safe for democracy,” has worked havoc, especially when we consider that every day many of us are making or permitting democracy to be made less safe for us;—the only type of democracy that was safe for the but twenty per cent of the world’s population for whom any type of democracy is thinkable.

I want to speak for that old-fashioned, but only worth-while American who takes his Stars and Stripes, his George Washington and Abraham Lincoln, seriously and straight,—and so strengthens his Constitution and his Country.

I want to speak for but one kind of PATRIOTISM,—the 100 per cent plus, three hundred and sixty-five day, now and forever kind, in Peace as in War;—for the moral courage, rarer, yet more necessary, than physical courage.

I want to speak for a return,—if we can find our way back,—to first and fundamental principles with new ideals.

I want to speak for those who have sane ideals for this nation as well as for themselves and every being in its borders, but who realize that these practical ideals cannot be accomplished, and that there is no true freedom, but in steadfast obedience to righteous law.

I want to speak for the great, unorganized, long-suffering public and its welfare,—forgotten by absent and abstract statesmen; neglected even by the vote-hunters.

I want to speak for the great army of industrious, intelligent, independent, inarticulate, unorganized, un-unionized, unrepresented, but all-American every-day workers.

I want to speak for the “equality of opportunity” of the American Constitution—that means the open door, the “open shop,” the open and equal chance to all within its jurisdiction.

I want to speak for the Government’s getting out and staying out of all political possession and ownership of business. Likewise, for its keeping organized Business or Labor or class-minded men from attempted control, dictation or domination.

I want to speak for harder work, more efficiency, more production, and reward accordingly,—just as our Lord made clear in the Parable of the Talents.

I want to speak for more and all men who want to run their own private business and do by it, their employees and clients as they would be done by;—for those who realize that in their neighbor’s prosperity lies their security.

I want to speak for all those of us who want to do our part of the world’s work, under our Constitution, and under a concert or court or covenant of nations that can, ought, and will be kept, morally and legally,—as opposed to abstract, altruistic, idealistic, indefinite, intangible, impractical schemes that a world, influenced by selfishness, cannot abide by.

I want to speak for the good in the League of Nations, as for the good in organized labor, but absolutely against arbitrary aggression, dictation and usurpation on the part of the head or sponsors of either of these or of any other organization or movement among us.

I speak for an unadulterated, one hundred per cent Americanism of the time-tried type; for an upstanding, self-respecting, clear-thinking and speaking, resolute, unflinching, hard-hitting Uncle Sam, standing four-square on the greatest of human documents,—the American Constitution.

I want to speak for love of principle; veracity of mind and word and purpose in facing fundamental facts, wherein lies our only safety.

I want to speak for a national leadership that has the fear of God and the final wrath of the American people in its heart, and that will put that fear into the souls of all wrong-minded and hearted men among us.

I want to speak for the stability of our institutions; the redemption of American business and business life from sheer commercialism; the consecration of riches; the inspiration of labor, all of which must be the final and early contribution of American citizenship to the kingdom of God on earth, when it shall be established. If that is to be our great goal, then we must pray: —

“Give me the power to labor for mankind;

Make me the mouth of such as cannot speak;

Eyes let me be to groping men and blind;

A Conscience to the base; and to the weak

Let me be hands and feet; and to the foolish, mind;

And lead still further on, such as Thy kingdom seek.”

First National Bank, Champaign, Ill., December 1st, 1919.



HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)

"Where there is no vision the people perish"

In My Neighbor's Prosperity Lies My Security

VOL. IV No. 4

CHAMPAIGN, ILLINOIS

DECEMBER 1919

Three Millions and Service

MANY of our friends and customers, having in mind the name of this little Quarterly, refer to the First National Bank as The Home of Progress.

It is fine of them to think of us in that way, but our hope and effort and service, in so far as we have opportunity to render it, is to make EVERY Home in Champaign County a "Home of Progress."

A practical and visible evidence of Progress, which everyone will appreciate, is found in the fact that, since our last issue, this Bank has reached the Three Million Dollar class.

This means a fine increase in Champaign County's wealth, as well as the fact that the number of our depositors and the amount of their deposits is growing steadily.

All this growth helps us to be of more service to YOU and all those whom we would like to serve and who wish to avail themselves of our service.

Thanksgiving and Christmas

THIS issue of our quarterly greeting to you,—HOME AND PROGRESS,—reaches you just too late for Thanksgiving but with an early wish for a Merry Christmas.

With not a few things to disappoint and distress us in the national and international outlook, we have infinitely more reasons to feel grateful than otherwise. Our own individual and local well-being the county over gives ample reason to rejoice, and we can give thanks in true American fashion, with a better appreciation than ever before of what WE must do for our America.

With Christmas must come more of the Christ spirit;—the spirit of service;—the spirit of the Golden Rule.

And just as "service to others" has come to express the spirit of Americanism;—the spirit of Christmas,—so do we want the helpfulness and personal interest that actuates this Institution and its HOME AND PROGRESS, to stand for the daily business policy and practice of the Harris Bank.

May Christmas be, as we hope Thanksgiving was, a day of contentment and happy reunion in your home,—is our hope and wish.

— SAVE —

Get a Safety Deposit Box Now.—HERE.

To Beat H. C. of L.

TEN commandments for the guidance of a man's financial life have been drawn up by a National Committee of bankers and others to aid in the great drive of 1920 against the Cohorts of High Cost of Living.

This decalogue for the frugal man to stiffen his morals in a battle to save something from the profiteers and rent raisers is part of the program for the National Thrift Week to begin January 17th next.

The ten suggestions are:—

1. Make a budget.
2. Keep an intelligent record of expenditures.
3. Have a bank account.
4. Carry life insurance.
5. Make a will.
6. Own your own home eventually.
7. Pay your bills promptly.
8. Invest in war savings stamps and other government securities.
9. Spend less than you earn.
10. Share with others. Thrift without benevolence is a doubtful blessing.

— SAVE —

Every member of the family should have a savings account at this bank—and add to it regularly. Start with \$1.00 or more.

The Richest Man in the World !

ANSWERING an editorial in the Norfolk, Neb., *Daily News*, Edward Meyers, the village blacksmith of Pierce, Neb., was stirred to pen the following letter to the editor of that paper:

"I wonder if you know that one of the richest men in the world was fourteen miles north of Norfolk, right here in Pierce, Nebr.? That man is the writer. I am just a common 'Plug Blacksmith,' but oh—how rich! I go to my labors each morning, work until noon, go to dinner, return at 1 P. M., and work till 6 o'clock. I enjoy the greatest of all blessings, good health. Rockefeller would give all he possesses in money or holdings for my stomach, but he can't have it.

"Each day sees something accomplished and every job of work I turn out, I feel that I have done my customer a service 'worthy of my hire.'

"I have a most wonderful little wife. She has stuck to me twenty-two years now, so I know she must be a dandy to accomplish that. I have a little home, a beautiful little daughter, a son grown to maturity, and now in life's game for himself. Rich? Why, man alive, who can possibly be richer? Then, to add to all the above riches, I take down my old shotgun in season and ramble through fields, woods and tangle in search of the elusive cotton-tail, teal and mallard with my faithful old pointer at 'heel,' (now past 11 years old) and he is as happy as I when on the hunt. Then, when I get back, oh—how good everything does taste. Then, when night has spread its mantle over this good old universe, I settle down into a good old easy chair, enjoy a smoke and then roll into bed to be embraced by 'Morpheus' and never hear a sound until the beautiful break of another day. Rich? Did you say? Well, I guess! \$'s, no, not many. You inquire about RICHES; not material wealth.

"The height of my ambition is to so live that I may have no regrets for having lived, when the time comes for me to shuffle off this mortal coil and I hope by that time to have accumulated just enough \$'s, that myself and mine may not be objects of charity.

"This, then, is my idea of a rich man. If anyone enjoys life more than I do, he is to be envied for his riches.

"With kindest regards,

EDW. J. MEYERS."

Could any words be more plain or direct in interpreting the true American ideal of peace and prosperity?

The blacksmith of Pierce, Neb., has sounded a clarion call to common-sense thinking and action. If his symposium on wealth and opportunity "in the land of the free and the home of the brave" were more generally accepted,

waves of discord and unrest would not be beating against the magnificent structure of American Industry and Commerce.

— SAVE —

Increased Production, Cure for High Living Costs

MORE production of all the necessities of life is the cure for the high cost of living, now causing worldwide unrest. It is not by reducing working time to six hours a day, as proposed in the report adopted by the American Federation of Labor, that the workers will improve their status. Thoughts along this line were presented by George E. Roberts, assistant to the president of the National City Bank of New York, in an address delivered recently before the Iowa Bankers' association at Fort Dodge.

CO-OPERATION FOR ALL.

Mr. Roberts said in part:

"If a man does everything for himself he knows that the harder he works the more he will have, and that there is no danger of overproduction so long as he has wants unsatisfied. If he trades work with a neighbor, he can keep track of that and quit whenever he thinks he is not getting a fair deal, but if he works for an employer who sells the product on the market, the relationship with other workers and consumers is lost sight of, although the principle remains the same. He doesn't look beyond his employer and gets suspicious and antagonistic toward him, with the result that a large part of the efficiency of the system is lost in friction.

"He fails to see that modern industry is essentially co-operative. The workers in a shoe factory are making shoes for the workers in all the other industries; the workers in the cotton mills are making cloth for all the other workers; the workers in the fields are growing food for all the other people; the workers on the railroads are carrying these necessities back and forth in their exchanges. They are exchanging work with each other, and they all owe loyalty and honest, fair dealing to each other. In effect one man gives so many hours' work in a cotton mill or shoe factory for so many hours' work in a grain field; each owes fair dealing to the other. The basis for peace between industrial groups, as between nations, is fair dealings. Nobody should ask what is unfair, or insist on being the sole judge of his own case.

LESS WORK, LESS TO GO AROUND

"If the workers in each industry set their mind on doing just as little work as possible, there will be less of everything for everybody. What we want is more of everything for everybody. The secret of social advancement is increased production. We want thirty bushels of wheat to the acre instead of fifteen; seventy-five bushels of corn in Iowa instead of thirty; 300 pounds of butter fat to a cow instead of about 150; locomotives that will draw 100 cars to a train instead of fifty; machinery that will make ten yards of cloth where it now makes five, and so on all around the circle of the industries.

"The theory of the day seems to be that each industry belongs to the particular people in it. Without regard to interests of the rest of the community, and it is a theory which, instead of drawing society together and teaching a harmony of interests, would divide it up into water-tight compartments, into warring groups and classes whose interests would be in conflict. It would be disruptive of society.

MORE OF EVERYTHING FOR EVERYBODY.

"We are hearing a great deal now to the effect that a new era has begun, in which the common people will fare better, that labor is about to have a larger share of the joint product of labor and capital than in the past. We all hope that is true, but it can only be brought about by increasing the production of the good things that are to be divided. You can't divide any more than all there is, and the quickest way to increase the product is by accumulating capital and putting more and better tools into the hands of the people.

"There is a definite relationship between the amount of new capital available for investment and the demand and compensation of labor. They go along together. The great principle of social progress lies in the fact that in all advanced countries capital increases faster than population and that there is no way in which capital can be put into use except by employing labor. Every dollar of new capital accumulated means a new demand for labor, and with capital increasing faster than population labor comes into a constantly stronger position."

— SAVE —

Men are always thinking that they are going to do something grandly wicked to their enemies, but when it comes to the point, really bad men are just as rare as really good ones.— Bernard Shaw.

Play the Game

MAKE me to play the game of business
like a man;
To do the big and noble thing if I but can.
And battle squarely.

Make me to see the right, the finer way to do
And then unswervingly to see the issue through
With self possession.

Make me to meet all competition in the light:
To scorn the underhanded trick and "play" in
sight
"Above the table."

Make me to treat with kindness every brother
man:
To be considerate and thoughtful in the van
Of strife and struggle.

Make me to stifle every "grumpy" thought and
word:
To speak with courtesy, whenever I am heard
To high or lowly.

Make me to love my honor more than earthly
gain:
To keep my reputation high and free from stain
Unspotted ever.

Make me to end each day with mind and con-
science clear:
Unsullied by the breath of shame; nor touched
by fear
Of what may follow.

So may my days of business stand the spot-
light's glare.
Revealing only that which should, and shall be
there.
—Herbert H. Stalker, in "Printing Art."

— SAVE —

SINCE the high prices of farm land that now prevail are caused largely by speculation, the man who buys land to farm it is likely to get very small returns on his investment when conditions become normal, and the speculator who deals largely on credit is liable to find himself seriously embarrassed. If you are going to buy a farm, be sure that under normal conditions its profitable net earnings will justify the price you pay, and do not buy it on a narrow margin in the expectation that you can get the rest of the money by selling the farm.

Dr. Hopkins

DR. CYRIL G. HOPKINS of our University of Illinois died at the British Military Hospital, Gibraltar, October 6th, 1919. He was on his way home to Champaign after a year's soil work in Greece, for the American Red Cross.

Our corn-belt scarcely realizes what his loss means any more than it begins to appreciate how vitally important was his life's work to help us save our soil's fertility.

Not as a money-making enterprise, but as a means of convincing others of the sincerity of his beliefs, he purchased one of the poorest farms that could be found in Southern Illinois, applied the methods which he had so strenuously advocated and lived to see in the results obtained abundant proof of the soundness of his doctrine.

Enough of us in Champaign County have followed his raw phosphate rock and ground limestone suggestions to know the fundamental need and value of his work.

No man ever contributed more freely of useful public service to the permanent benefit of mankind. He gave his life for the public good. Devoted service to his fellows characterizes his many notable achievements.

Dr. Hopkins was a true scientist. He was a teacher of consummate skill. He believed in practicing what he taught. Otherwise he would not have considered teaching worthwhile. Theories about soil fertility had to be measured by actual crop production before they received his approval. As a practical farmer he proved in the field the efficiency of his laboratory researches and demonstrated most conclusively the wonderful possibilities of permanently enriching Illinois soils. His life and work marks an epoch in the history of improved agriculture.

In the untimely passing of Dr. Hopkins the farmers of Illinois are deprived of a true, sincere and devoted friend.

— SAVE —

If I Knew You

If I knew you and you knew me,
If both of us could clearly see,
And with an inner sight divine
The meaning of your heart and mine,
I'm sure that we would differ less
And clasp our hands in friendliness;
Our thoughts would pleasantly agree
If I knew you and you knew me.

—Nixon Waterman.

Two Letters

A LETTER by Samuel Gompers to Milo D. Campbell, chairman of the National Milk Producers' association of Coldwater, Mich., together with the latter's reply, is of interest, particularly to our farm friends.

Mr. Gompers extended an invitation to a labor conference saying:—

"The conference will consider the critical situation in the industrial and legislative field and endeavor to agree upon fundamental principles and the adoption of a program which all will accept, in performing their duties as citizens and at the same time maintain the right of free men in order to conserve human interests and welfare.

"Among the subjects to be discussed is not only co-operation between the farmers' organizations and the organizations of workers in industry and transportation but also the co-operation in selling of products produced by the farmers and the purchase of products necessary to farmers."

MR. CAMPBELL WROTE MR. GOMPERS.

"I fully agree with you, that the farmers have many common interests with the toilers of the cities.

"But events of the last year, and particularly of the last few weeks, have, in my opinion, alienated much of the good will toward organized labor that was previously in the heart of the farmers. For this condition you may not be responsible, nor other sane and conservative members of the A. F. of L.

"I think that I can appreciate the difficult position you hold; but at this moment your team is running away. We, as farmers, would be glad to aid in stopping them, but not to ride in the wagon. We do want the right to collectively sell our farm products and the right to buy our necessities collectively—but we do not ask the right to impose our collective agent upon any purchaser, nor the right to tell any purchaser that if he does not want our collected products at the price we name, that he must arbitrate, or that he must not supply his wants from any other source if he would avoid trouble.

"We do not through legal enactment, nor in the court of public sentiment, ask any such un-American advantage. There are some radical differences, I fear, and with roots reaching down too deep for affiliation at this time. 'Law and order' are words not yet erased from the vocabulary of the farmer, and can not be with ease.

DIVISION IN SENTIMENT.

"He believes in the open shop. He is not opposed to labor unions. He may be divided in sentiment upon the right to quit work, to strike and under what circumstances.

"But the right to contract between men is to me a sacred one.

"With the great coal mining strike now on, with the railroad strike threatened, with labor unions at the throat of the nation under present conditions, with starvation and the torments of cold winter but a few weeks or days ahead, do not offer pleasant contemplation for the convening of such a conference as the one you suggest.

"Farmers do want some relief, but they will only ask such relief through channels provided by the constitution and laws of the country.

"Now, Mr. Gompers, I may be wrong in writing to you of these things, for you have many times protested that the conditions above were not to your liking. But they exist and are in the saddle in the name of organized labor.

POSSIBLE COMMON GROUND.

"If your conference is for the purpose of dedicating both labor and agriculture to the support of the constitution and laws of the country, to the preservation of law and order, to needed changes of law through lawful means, to just maintenance of property rights, to fight bolshevism and radical socialism, to punish violence, to suppress the red flag, to justly benefit the condition of labor and agriculture without injustice to others, then I am with you heart and soul.

"In this letter I have only spoken my own opinions and have not consulted any of my directors or others.

"If they differ with me, they will undoubtedly speak for themselves. But as you asked for an immediate reply, I am giving you my own personal views.

"They may be misinterpreted, for no man can express himself as opposed to radicalism in these days without being classed as an enemy to labor."

— SAVE —

"Efficiency is a combination of hard work, high aim, strong purpose, dogged determination, resourcefulness, keen ambition, power of decision, tact, knowledge, mental grasp, and a multitude of other things." — *Commerce Monthly*.

Your Box is Here

THE demand on the Harris Bank for Safety Deposit Boxes, from people in every section of the County, has been so great in the past few months that, although our vaults are the largest in the County, every box was rented and we could not enlarge our capacity fast enough to meet the demand.

However,—by the time this comes to your notice, we expect to have a large number of new boxes installed, and will be glad to serve the many friends we had to disappoint, as well as quite a few more.

It isn't necessary to tell folks now how important it is to have a Safety Deposit Box in a strong vault,—built and safeguarded as is the Harris Bank Vault.

No need to worry if your valuable papers and securities are in this Vault. "Better be safe than sorry."

— SAVE —

A Banker's Twelve Rules

1. Choose your life work early.
2. Make your own rules of conduct.
3. Choose your friends carefully.
4. Do more than the routine work of your job.
5. Decide quickly in all matters, and act promptly.
6. If right, ignore criticism; if wrong, change without delay.
7. Practice economy. Be neither extravagant nor niggardly.
8. Avoid depending upon your friends. Give as much as you receive from them.
9. Practice diplomacy—it smooths the rough spots and gives you the advantage on the next move.
10. Cultivate cheerfulness, to enable you to carry the necessary and throw off the unnecessary burdens.
11. Indulge in sufficient play and recreation to keep the body strong and the mind vigorous.
12. Be square with yourself as with those with whom you are associated.—George M. Reynolds, President Continental and Commercial National Bank, Chicago.

— SAVE —

Get a Safety Deposit Box Now,—HERE.

Getting Ahead

AT the age of 90 years (about 3½ years before he died), B. F. Harris, founder of the First National Bank, and who located here about 90 years ago, put into writing a number of incidents concerning his various experiences. He refers to four or five of the wealthy land owning neighbors of his father who had accumulated a competency and who were reputed to be wealthy men. At this time he was about 21 years of age and writes:

"I became acquainted with them and had frequent conversations with them, more especially on business matters. I thought I had learned and fully understood their measure of ability, and so I made up my mind if those men could accumulate fortunes, commencing on small means to start with, I could do the same thing, and I never had the least fear but that I could succeed if my health was spared.

"When I left my father's home he proposed to give me a little start in business as he had done for his other children that had gone forth for themselves, but I thanked him and told him I felt sure I could run my own canoe and make all I need or want.

"This is the way a young man should feel when he starts out in life—that many others have succeeded, why can't I do the same or even better—start in to win and stick to it, knowing that you can and will. Take it moderate and have patience and not be too eager to become suddenly rich, but take it patiently and quietly and you will come out all right in the end. Just say to yourself, if that or this man can do this thing, I can do it and will,—and that will bring you out all right in the end. Young men starting in business should never lessen their own confidence in themselves. If you do, the chances will be against you. You can't tell what you can do until you try with a will."

—SAVE—

How Many Hours Did It Cost?

A worker in an industrial plant, who had been unusually successful in saving and maintaining his family and himself in comfort at the same time, gave this explanation of how he got ahead.

"As long as I thought of prices for things merely in money, I never could save a cent, and we had very little to show for what we

spent. In terms of money, anything I wanted seemed cheap.

"One day when I was going to spend a dollar foolishly, the question occurred to me, 'How many hours of good hard work did it take me to earn that dollar?' The article no longer seemed desirable, and I quickly realized that at the price of two hours' work, it was not cheap. Since then I have trained myself to translate prices into working time. Ten cents is 12 minutes at the mill; \$5.00 means a day and overtime.

"If you use this system, you will be surprised to find how many things you can do without easily, and how many other things are not worth the money to you. Even better, pricing things in hours of work helps you to get real solid value for every cent you spend.

"I believe thoroughly that amusement and recreation are necessary to efficiency. But now before we spend for shows or what not, we decide whether the recreation or amusement contemplated would be worth the work it took to earn that fun. As a result, many a 'foolish' quarter and dollar have gone into our Savings Bank account, which certainly pay you full time for your work. We regard the interest as 'overtime velvet.'

"Besides, we have a better home, better clothes, better furnishings, better food, and more fun than we did before I began to spend wisely."

—SAVE—

Removing Temptation

IT is very hard to save money if you carry it around with you or attempt to hide it away somewhere. If it is not destroyed, stolen or lost, it is almost sure to be spent sooner or later. There are so many things you would like to buy that, with the money handy, you succumb to temptation.

Putting your money in the bank removes a great deal of the temptation and makes it infinitely easier to save. You think twice before spending it, and generally you find you can do without. Your steadily growing balance in the bank then becomes a constant encouragement to ambitious effort toward acquiring a competence.

The First National Bank of Champaign is glad to be of service to you in any way in its power, and invites you to make full use of its strong facilities. A Checking Account is indispensable, and we pay three per cent interest in our Savings Department.

American Legion and Politics

MANY well-meaning people are advising the American Legion to keep out of politics—to form a sort of super-Bible class for young men. But we are anxious to have the Legion mix it up in politics as soon as possible. The hope of good government lies with these men who have saved America. We are not afraid that an army that fought for an ideal and thirty dollars a month will turn spoilsmen when faced with national emergencies. It is our hope that the Legion will form the nucleus of an organization of Americans for America—that sees politics, business and the home as parts of a whole, and knows that the rottenness of one will inevitably taint the others.

We have high hopes, too, of the woman in politics, especially because politicians are afraid of her—and, we believe, with good reason. She has a simple, direct way of classing things as right or wrong, honest or dishonest. She will not be long in seeing—what so many men have failed to see—the true relation of clean politics to her home, to her prosperity and to her happiness. These are the real woman's rights, and she will have them. Spring and fall house cleanings have no terrors for her. We hand the Legion a club and the women a broom, and beg them both to get busy, even if they have to start in by throwing the old parties on the scrap heap. New blood, new policies, new courage must animate the old parties if they are long to survive in national affairs. In city politics they have served no purpose except the bosses'—to divide, misrule and graft.

— SAVE —

An Industrial Creed

1. Labor and capital are partners, not enemies; their interests are common interests, not opposed; and neither can attain the fullest measure of prosperity at the expense of the other, but only in association with the other.

2. The purpose of industry is quite as much to advance social well-being as material well-being and in the pursuit of that purpose the interests of the community should be carefully considered, the well-being of the employes as respects living and working conditions should be fully guarded, management should be adequately recognized and capital should be justly compensated, and failures in any of these particulars means loss to all.

3. Every man is entitled to an opportunity to

earn a living, to fair wages, to reasonable hours of work and proper working conditions, to a decent home, to the opportunity to play, to learn, to worship, and to love, as well as to toil, and the responsibility rests as heavily upon industry as upon government or society to see that these conditions and opportunities prevail.

4. Industry, efficiency and initiative, wherever found, should be encouraged and adequately rewarded and indolence, indifference and restriction of production should be discountenanced.

5. The provision of adequate means for uncovering grievances and promptly adjusting them is of fundamental importance to the successful conduct of industry.

6. The most potent measure in bringing about industrial harmony and prosperity is adequate representation of the parties in interest; existing forms of representation should be carefully studied and availed of in so far as they may be found to have merit and are adaptable to the peculiar conditions in the various industries.

7. The application of right principles never fails to effect right relations; the letter killeth and the spirit maketh alive; forms are wholly secondary, while attitude and spirit are all-important, and only as the parties in industry are animated by the spirit of fair play, justice to all, and brotherhood, will any plans which they may mutually work out succeed.

8. That man renders the greatest social service who so co-operates in the organization of industry as to afford to the largest number of men the greatest opportunity for self-development and the enjoyment by every man of those benefits which his own work adds to the wealth of civilization.

— SAVE —

Farm Account Blanks

We have a very handy farm account blank such as we use ourselves on our own farms. We would be glad to give these free, while they last, to any farmer who will call for them.

— SAVE —

The Modern Rube.—“Say: Cy, I jest found out what a rube is.”

“Thet so, Hiram? What is it?”

“Why, it's one o' them forty-one hour, ninety-five dollar a week labor guys that thinks a farmer is goin' to sell him food cheap.”

— SAVE —

Have you opened YOUR Savings Account at the Harris Bank?

We Fiddle and Fiddle While Rome Burns!

THE world is hungry for the things we eat, wear and use. Stark Hungry! The cupboard is bare as a bone. Prices mount to staggering figures and the cry of our worker is—*more pay; shorter hours*—and then a shortage shoots the price of things up another notch; again the cry—*more pay; shorter hours*.

Ye Gods! Must the vicious circle continue? Shall we never see that it is *more hours* we need, that to reduce the cost of the things we use, we must produce not *less* but *more*?

I just received a cablegram from my brother in London, reading. "Market bare, prices awful, hopeless, sailing home. Oh, if Americans would grasp their opportunity."

Prices had gotten so high in this country and merchandise so scarce, we sent two of our firm abroad, hoping to find what we needed and at lower prices. The cable message is the answer! Merchandise is even shorter on the other side than here. They have nothing to sell and their shelves are bare. They want to buy—to buy from America—to buy the things that Americans make—and the answer of our workers is—*reduce our hours*—44 hours a week instead of 60—a cut in production of 25 per cent.

The writer sympathizes with those who work. He understands what hard work, privation and the struggle of life is—he has lived it. He has walked eight miles a day to earn fifty cents, carrying water for the workers who built the town of Pullman. He has gotten out of bed at 3:00 o'clock to milk 15 cows on a Winter's morning. He has put in 15 hours a day in a store. He is not a natural born plutocrat; rather—he is the son of a steel worker. He feels that he knows the needs of those who struggle, but anyone would be indeed foolish who failed to see that the waste of time by carpenter, plumber or other worker in turn raised the price of rent, raised the price of the very clothes that he himself wore, and everything used by him or his fellow worker.

Short hours in the city has made the farm worker restless; he, too, wants short hours and increased pay. May Kind Providence preserve us if farm workers insist on 44 hours per week, or an eight-hour day. You and I, my friend, will go hungry. I farm 800 acres and I know what short hours in the city is doing for the farm.

We may keep high wages, we may keep our present scale, and still reduce the cost of living by a simple remedy—*work*—good, hard, honest, faithful service—not 8 hours, rather 10 and then some. Let us for one year, at least, resolve to work, and work like H----!

JOHN S. CAPPER.

Of Capper & Capper, Chicago.

— SAVE —

How the "Game" is Worked

THE Bureau for Investigating Financial and Other Advertising of the Chicago Association of Commerce estimates that get-rich-quick promoters mulcted the American public of \$500,000,000 in the year 1918!

Yet the plans of shifty promoters for this winter and next spring contemplate an even greater harvest of foolish dollars. Big crops and high wages have created a temptation they cannot resist.

According to the Postal authorities, three-quarters of a billion dollars will be stolen from the American people by the end of this year unless publicity puts prompt end to their thievery.

There are many ways of working these stock-selling schemes and the following is a sample of one of the ways:

"Good morning, Mr. Jones," says an honest-looking man as he beams upon you, or some victim he is seeking. "do you know Mr. Creighton, President of the Creighton-McNally Company?"

"Of course I know of him," replies Jones, "everybody knows Creighton in this town."

Mr. Honest Face beams again.

"Then I am sure you will be interested in this proposition of ours," he resumes, "because Mr. Creighton heads our list of stockholders in your city. You know, he's a pretty hard headed business man and won't go into anything that looks risky at all. Yet he gladly subscribed when I explained our proposition—which I am now going to briefly outline for you."

Whereupon, after due display of Creighton's well known signature at the top of his subscription list, Honest Face proceeds to paint a glowing picture of the fortune to be made in the Tungsten Mines, Incorporated; the Mexican Sea Island Cotton Plantation; the Minerva Stove Works—or whatever his high sounding Company happens to be.

The business is either just being started or

"five hundred thousand dollars is being raised for immediate expansion necessary to take care of orders on the books."

The very next time a stock or bond salesman shows you the name of a man whom you know at the top of a subscription list, find out from the man himself why he subscribed—and then have your banker investigate the Company itself.

Tell that salesman you are going to investigate the Company and talk to your prominent acquaintance before passing your own judgment upon the investment and Honest Face will very likely leave you alone for all time.

He is looking for "the sheep," those who willingly follow in the lead of "the big name."

This trick works better by mail than it does in personal calls on the victim—but it has been used since the Year One of investments.

Remember—there's always a big reason why Mr. Average Citizen is offered a "ground floor" chance to invest in new or old Companies.

Worthy concerns have no trouble in raising money from banks and they know it.

Many of these concerns also arrange for their own stock and bond issues, but these are not peddled from door to door upon the strength of a prominent citizen's endorsement.

Prominent citizens who don't mind risking a hundred or so on a "flyer" frequently subscribe to worthless propositions—but not an honest man in that class wants his townspeople inveigled into the deal because they, who can afford it, have taken a "flyer."

Other prominent citizens have been known to accept such stock as a gift and consent to their names being used.

Others have been genuinely fooled by the good looks of the deal—and have signed up without knowing the big use the salesman was going to make of their names. Remember,—that the stock-seller is only interested, as a rule, in the commission or big fee he gets for selling you the stock. He is done when he gets his percentage of your money.

——— SAVE ———

Begin the morning by saying to thyself, I shall meet the busybody, the ungrateful, arrogant, deceitful, envious and unsocial. But I who have seen the nature of the good, that it is beautiful, and of the bad, that it is ugly, can be injured by none of them.—Marcus Aurelius.

——— SAVE ———

Have you opened YOUR Savings Account at the Harris Bank?

Training a Generation in Citizenship

THE famous Dean of the Divinity School of the University of Chicago, Shailer Mathews, makes this statement, which all of us should endorse:—

"Americans do not want a large standing army, nor do they want their young men trained as military conscripts. They want them trained as citizens. As citizens they must be ready to make their contribution to the industrial and spiritual development of the nation, champion the principles of democracy, and defend their country in case need arises.

"I believe that the Government should make provision for this sort of training in citizenship. Our experience with the military camps shows that they can be made great educational institutions where the distinctions of wealth are obliterated; where men are taught to respect one another because of their real worth, learn the nature of their government and the ideals of America, lay the foundation for an actual productive vocation, and at the same time get that physical training and sense of cooperation which military training can give. I am opposed to militarism, for militarism means a development of a desire for war and an arrogant, commanding class. I favor and urge the adoption by Congress of means which shall give every young man an education in citizenship more complete than the schools can give, and one calculated to increase both his physical powers and his national loyalty.

"Such a training in citizenship is very different from the military system of Germany. It would require only a fraction of time for strictly military service. It would be essentially an education, rather than war-like preparation. Every year it would send back into the homes thousands of young men with an understanding of their country, a sense of respect for others, and a physical development which no institution at the present time seems calculated to give.

"What we need is training camps, not to make soldiers, but to make citizens, who in time of peace can help develop the life and resources of the nation, and in times of national danger can become defenders of their native land."

——— SAVE ———

The daughter of the famous Philippine leader Aguinaldo recently opened an account in this bank. She is one of 32 nationalities in attendance at the University.

Explanation of a Savings Account

IT is an every day occurrence to read in your paper of men and women losing their hard-earned savings through robbery, fire or carelessness,—and all because they trusted to the safety of such insecure hiding places as old trunks or mattresses or the lining of their clothing. All these hiding places are “easy money” to the searching eyes of the professional burglar.

These disheartening tragedies of life would never occur if every man and woman and child had a full understanding of how a well-conducted savings department could take care of his or her money, and at the same time make it earn more money.

It is important that you should know these facts:

1. A deposit of \$1.00 opens a savings account.
2. You can deposit or withdraw large or small accounts at any time.
3. All balances of \$1.00 or more draw 3% interest a year, compounded on January 1st and July 1st.
4. Your idle funds are safe in our savings department.

WHAT THESE FACTS MEAN.

How to open an Account: Walk into our bank on the corner of Main and Walnut Streets, on the main floor, and tell any officer or employe that you want to open a savings account. He will direct you to the Savings window where they will give you a signature card on which you write your name. The bank keeps this card for reference. Then you are given a savings bank book in which the amount of your deposit is entered, and which you keep. You always present this book at the savings window when making a deposit or withdrawing money. No one can withdraw against your account without your permission.

UNCLE SAM SAYS:—You can't do as you please in a democracy—you've got to think of the OTHER fellow, too. You can't even do as you please with your own possessions. There's your body—suppose you try to kill it. If you succeed, Billy Sunday says you'll go to hell. If you fail, you'll go to jail! In a democracy every man has a pretty definite responsibility toward every other man.

The County Farm Bureau

THE following statement from an official of the Champaign County Farm Bureau is of interest:

The Bureau has now been working in the County more than six years and has grown from a weak and uncertain start with about two hundred fifty members to a strong body consisting of nearly eight hundred members. During this time it has justified its existence many times. On account of its aggressive campaign against oat smut this fungus disease has been nearly eradicated from the county. Many determinations have been made of the damage done by smut and they show that as an average it cuts the crop 8 to 10 per cent when it is prevalent.

In 1918 the farm bureau was very active in the campaign to get good seed corn and to prevent profiteering by unscrupulous persons. Had it not been for the co-operative work of the farm bureaus during that year we would have had a repetition of the conditions which existed one year during the 80's when farmers got for seed anything they thought might grow, importing car loads from Kansas, and as a result getting a very poor crop of immature corn. Hundreds of thousands of dollars were made for the farmers of the county in 1918 on account of their being enabled to buy good seed corn which grew a crop of well matured corn. Those who did not buy this seed began early in the spring and tested seed until they got a good supply. This was because of repeated and continued warning all thru the winter.

The farm bureau has also been active in many other ways, holding meetings for the demonstration of the effect of rock phosphate and limestone, ordering many carloads of this material for farmers, conducting automobile trips for the study of improved methods, etc. It has organized six pure-bred livestock associations which are very active in encouraging the raising of pure-bred livestock in the county and are very aggressive in all kinds of propaganda for spreading the breeding of their particular kind of stock. It is fostering the work of the boys' and girls' clubs and in co-operation with the extension department at the University, is paying an assistant who has charge of that work in the county.

It was active in starting the Illinois Agricultural Association which is an organization made up of the farm bureaus of the state and it has been backing this organization all

through. This association since it was put upon a good financial basis last February has done a large amount of work. It represents the farmer and works for his interests in places where he cannot himself do it. It has been instrumental in getting a good seed law passed by our state legislature, and also in passing a law exempting farmers from the penalties attached to the conspiracy law, or in other words permitting co-operative bargaining by farmers. Its representative together with representatives of other state farm bureau associations had a conference with President Wilson when they made a very clear and concise statement to him of the farmers' viewpoint on existing conditions. They secured the repeal of the daylight saving law after the repeal act had been twice vetoed by the president, a thing which never occurred before in the history of the United States. They have now established a claim department which will try to adjust justifiable claims made by farmers. In the future this organization will undertake to correct some of the unbearable conditions which now exist in the marketing of their products.

These two organizations are linked together closely. No one can join without joining the other. Every farmer should be a member as these are the only organizations working constantly "to promote, protect, and represent the business, economic, social and educational interests of the farmers."

A membership campaign will be put on in this county the first of the new year. A force of solicitors will be sent into the county who will work in co-operation with local men and every farmer will be seen and urged to join.

A farmer should consider it a privilege to be a part of this great movement of co-operation with his fellow farmers for the betterment of all, not only of farmers but of the rest of the nation as well.

—SAVE—

"Money"

Men seldom mount at a single bound

To the ladder's very top;

They must slowly climb it, round by round,

With many a start and stop.

And the winner is sure to be the man

Who labors day by day;

For the world has found that the safest plan

Is to keep on pegging away.

—John Upton.

Show up the "Red" Agitator for what He Is

MR. SHERMAN ROGERS, a recognized authority, who has spent many months in an investigation of the labor situation, says:

1. The present industrial unrest is not caused by economic necessity.

2. Working men, generally speaking, are saving more money than at any time in an equal period of American history, and, in proportion to the cost of living, are receiving the highest wages ever paid in this country.

3. Nine-tenths of the 300 strikes in effect in the United States and Canada are the result of a widespread campaign headed by a skillfully conducted, methodically organized body of revolutionary leaders, whose sole object is the disruption of the present social system. Their campaign of slanderous misrepresentation, intended to cause suspicion and class hatred, is being vigorously waged in every city, village and hamlet throughout the United States.

4. Conditions will rapidly become normal as soon as there is a concerted movement among loyal Americans to acquaint working men with the truth in the same manner that the radicals reach them with gross misrepresentation.

Right now the red agitators boast that they control more than 30 per cent of all organized labor in the country.

It's high time that business should meet the insidious attacks and revolutionary methods of the Red Labor Agitator on his own ground.

—SAVE—

Roosevelt Believed in the Common Man

THEODORE ROOSEVELT dared believe in the common life of Americans; he dared believe in the American men, whether capitalists or laborers, expecting to find some that were selfish, unreasonable and wrong, and expecting to find the mass on the whole fair, reasonable and just. He lived in that faith and worked in that faith. And what words are more necessary in the life today than that word of Americanism and the right of all the people of any class in the nation's life?

It doesn't matter whether you have a monopoly of capital in command of the government, or a monopoly of labor in command of the government, you have got a class government that is an enemy of democracy.—Raymond Robins.

—SAVE—

Get a Safety Deposit Box Now.—HERE.

If Farmers Strike

THE coal miners are striking at the very opening of winter. Suppose the farmer should strike for a six-hour day at the opening of the growing season when the sun is shining, not for six but for sixteen hours, as an invitation to come out and work. What would the world do for food.—remembering that a 30-day strike in May would ruin the crops for a year?

Suppose the Lord should strike and refuse to send the sunshine and the rain! How soon would we all begin to pray for rain and for light! It's a good time to pray now, but the Good Book says: "By their works ye shall know them". It is not by agitation or even by prayers that people are known, for both cowards and hypocrites pray, but "every man is known by his works."

The strike is un-American and unwarranted. The strike puts rocks in the highway. It blows up bridges and stops progress. It puts sand in the bearings. It seals and carries off important parts of machinery, and stops everything by cutting a link in the chain. The strike is revolutionary for it is aimed at the very heart of society. It is being so much overworked just now that even a contract means nothing more than a scrap of paper. The striker says: "We cannot work without food." What about the family of the soldier who left his business and fought for \$30.00 a month while foreigners remained in the shops and mines getting five to fifteen dollars a day? Whose family suffered then? Yet have we heard the widows and orphans say that life was impossible?

The American way is to talk it out and find a just solution. The American way is to play the game according to the rules and the agreements, and trust to time and a sense of fairness to right injustice of which there will always be some. But we of America do not live upon revolutions, and it is getting about time for our foreign population to understand it. It is perfectly clear that there is now a rebellion, perhaps a mutiny, within the ranks of American labor, and a test of strength is on to see whether the American or the foreign policies, methods and plans shall prevail.

—SAVE—

If I Were a Banker

WE found the following letter in an Indiana paper. It was written by an observant individual, and if it fits YOUR case, then we

want you to know this is an invitation to come in and let us help you get started with YOUR bank account.

The letter is as follows:

"It requires much nerve for me to undertake to tell how to run a bank, but since these articles are intended for the purpose of letting people of one business know what those of another business think, I suppose there can be no impropriety in telling how to run a bank.

"I believe that every one who has money of as much as \$50.00 should keep it in a bank, but I have seen men in Mitchell with a big roll of money who never think of putting it in a bank. For a long time I did not keep a bank account, but would have been better off if I had.

"If I was running a bank, one of the first things I would do would be to make an effort to have people who do not keep a bank account open one. The reason they do not is that they are timid and hesitate to let a banker know that they do not know how to make out a deposit slip. They do not know how to put money in the bank and do not know how checks can be used in paying bills.

"They are afraid to expose their ignorance, and are actually afraid to go into a bank the first time. I would single out a lot of such people and have a heart-to-heart talk with them, or write them a letter.

"When the first deposit is made and the first check written, the worst is over. Not long ago I knew a man who confessed that he did not know how he could get money out of a bank for himself, but said he knew how to make a check to someone else.

"I would try to make people feel perfectly free to ask a banker for such information. It is my belief that ninety per cent of the people who carry money around with them, and who keep money at their homes, do it because they do not know how to do business with a bank, as they do with a grocery store, and are too timid to ask.

—SAVE—

Widows—A Definition

The teacher of a class of small children had asked for a definition of the word "widow". One little girl gave the following as her idea of the term:

"A widow is a poor woman with a large crowd of children who takes boarders."

There are many widows of that kind. Their husbands were once prosperous, but could not

be persuaded that they might die; that there might be a shrinkage when their estates were settled up, or that their riches might "make themselves wings and fly away". Does your husband have a savings account? Do YOU have one?

—SAVE—

Could Webster Have Put it Better If He Lived Today?

YOU are prosperous, you are happy, you are grateful. The fire of liberty burns brightly in your hearts, while duty and the law restrain it from bursting forth in wild and destructive conflagration. Cherish liberty, as you love it, cherish its securities, as you wish to preserve it. Maintain the Constitution which we labored so painfully to establish and which has been to you such a source of inestimable blessings. Be true to God, to your country, to your state. Do your duty. Then shall that Almighty Power which so graciously protected us, and which now protects you, shower its everlasting blessings upon you and your posterity!—Daniel Webster.

—SAVE—

The Champaign County Farmers' Cooperative Marketing Association

This is a county organization of farmers' elevators and shipping associations which was perfected last Saturday. The object in getting together is that by so doing they may better further the interest of the farmers they represent.

The officers are J. R. McCabe, Rantoul, president; D. J. Holterman, Sadorus, first vice-president; Ellsworth Anderson, Seymour, second vice-president; Roy Mitchell, Champaign, treasurer; C. E. Gilman, Thomasboro, secretary. The officers constitute an executive committee which has charge of the business affairs of the organization. The Farm Advisor and the Assistant Farm Advisor are also members of this committee, but have no vote. The Association has two regular meetings a year, one the first Saturday of September and one the first Saturday of March.

—SAVE—

Common Sense Warning

The one danger of any period of reconstruction is not the inventiveness of the human mind—throwing into the air new lines of

thought, novel conceptions of society for all men to gather by wireless—the danger is in letting go the old before the new is tested. The ship must not be allowed to drift. We must make sure that we have power to take us in the new direction before we let go the anchor. To reject tradition, to despise the warnings of history, and to be superior to the limitations of human nature, is to drive without a chart into a Saragossa sea of water-logged uselessness.—Franklin K. Lane.

—SAVE—

The Banker

SPEAKING before the South Dakota Bankers Convention a few days ago, David R. Forgan, president of the National City Bank of Chicago, after discussing the general prosperity of the country, said:

"In conclusion, I am an optimistic banker because I like the banking profession. After forty-two years of it I still consider it the most responsible and honorable calling within commercial lines. While many great fortunes have been honorably made by bankers, you and I know that the ordinary business of commercial banking, contrary to general opinion, is not an easy or fast way to accumulate wealth. Bankers, as a rule, are not rich men, and those who are have generally made their riches outside of their banking efforts. The chief glory of the profession to my mind is that the banker is usually the respected citizen of his community in whom the public place more confidence than they do in any one else."

—SAVE—

"Give me the young man with \$50 in the bank—money he has earned and saved himself, and I will show you a young man who has started on the road to success. I cannot impress on employers too strongly the wisdom of encouraging their employes to economize, to save, to start a bank account."—R. W. Sears.

—SAVE—

"The difference between the clerk who spends all his salary and the clerk who saves part of it is the difference—in ten years—between the owner of the business and the man out of a job."—Marshall Field.

—SAVE—

"The man with the savings habit is the one who never gets laid off; he's the one who can get along without you, but you can't get along without him."—Elbert Hubbard.

Harris ^{Agency} and ^{and} Loan Corporation

FARM LOANS

5	10	15	20
Years	Years	Years	Years

Favorable Options—Lowest Rates

Arrange now for your
March first requirements

Harris ^{Agency} and ^{and} Loa Corporation

FIRST NATIONAL BANK BUILDING CHAMPAIGN, ILL.

Postmaster, if not deliverable, notify First National Bank, Champaign, Ill., and return postage will be sent.

PAID
1c
Permit No. 20
Champaign, Ill.

HOME AND PROGRESS

Good
Citizenship


Good
Roads

Good
Schools

Sanitation

Community
Betterment

Town and
Country
Co-operation



Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois



ONE GOD
ONE FLAG, ONE LANGUAGE
AND ONE LOYALTY

The success of our democracy, of our republic,—yes, its very life,—depends not alone on the extent to which every citizen does his duty to uphold government by law, but upon the character of our leadership, all the way from the township to the Capitol, and in the varied organizations of men and women in civic, trade, labor and business activities.

The great fundamental American issue today is not the keeping out of war and preventing future wars, but of keeping out of civil and class strife and division in our own country.

Disloyal politics and organization have been bartering the rights and peace and prospects of a patient people for a leadership used for our further undoing, and taking us over a route we must retrace.

A large proportion of us have lost the sense of service and citizenship,—our morale,—as well as all conception of what it means to render an adequate service in return for wages paid. We do not seem to realize what a representative democracy is, or what it ought to be;—that every man is a sovereign citizen and owes his obligation to the community. That the greater his physical, mental or financial talent, the greater is his obligation to the community.

The most dangerous man in America today is the class-minded man. At best, the class-minded man is narrow, selfish, and a profiteer. A profiteer is one who does not give full value in return for his wage or the price paid for his product. Also,—and the most dangerous profiteer, is he who profiteers in citizenship,—taking all he can get from his community, state or nation, and giving nothing of service or himself in return. It is such profiteers who, instead of becoming part and parcel of a representative democracy, and accomplishing their plans peaceably and by law, would, in some crazy and criminal class combination, tear down all over-night.

The greatest danger in America today is in the lack of the right kind of leadership among hand and brain workers; in the lack of courage and 100 percent American leadership on the part of our public officials, and on the part of men like us.

The public welfare is first and last the end to be served,—what is best for all is and must remain best for each.

Any type of agriculture or industry that does not result in first class social and living conditions, with a proper margin for growth and progressive improvement, cannot be permitted. All workers in America must be aided, given, or safeguarded, as the case may be, in the seven great factors of industrial efficiency, namely—health, education, character, ambition, equipment, environment, and reward. But,—in return we must learn that wages can only be paid for results, not for time. The world can only pay for efficiency and production.

There can be no change in the essentials of this country except for the worse;—any man who proposes a change in the fundamentals is a public enemy. There is in this country no wrong,—individual or political—that cannot be redressed by orderly processes; there is no right that can be established by force.

The day when public suffering can be used as a club to enforce labor union demands, whether reasonable or unreasonable, is fast nearing an end.

Are we to have peace for the nation now, and all this League business settled, or left as a political issue for an autocrat? If we begin to take international problems into our elections, we will never have another all-American election, or even our domestic questions settled strictly on their American merits.

We prate of a Monroe Doctrine of the world, yet have it not in our own neighborhoods. We fight, some of us, alien domination, but tolerate intolerable centers of foreign influence in our midst. We would take a mandate in Turkey, but never think of an all-American mandate over the east side of New York, or west side of Chicago, or a foreign press.

What ails us, and what we need is to get back to brass tacks in these United States; to catch up with and stick to our Constitution; to resurrect and respect the Golden Rule and the multiplication table.

We must stop profiteering in business and citizenship, and give 100 percent value and service plus in both. We must think and talk straight along all-American lines.

We must tolerate no disparaging remarks or references to law to go unchallenged or uncorrected, upholding the dignity of the law in every possible way and living up to its mandates.

We must keep the way open, safe and sure to the last and the least, teaching our own and the alien and un-American among us,—unless he needs deporting,—the simple economics of Life, Production, and Self-Government, by which we are to maintain and perpetuate this nation and its One God, One Flag, One Language, and One Loyalty.

B. F. HARRIS.

HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)

"Where there is no vision the people perish"

In My Neighbor's Prosperity Lies My Security

VOL. V No. 1

CHAMPAIGN, ILLINOIS

MARCH 1920

Why Do We Do It?

THIS little Quarterly message of Hope and Cheer; of Americanism, Optimism, Fellowship, Cooperation; of Sound Sense and Economics, of Encouragement and Brotherly Love, is only a part of our Bank SERVICE.

It is intended, first of all, for our customers, because our long, close and successful cooperation,—they with us and we with them,—puts us in a financial position to do this thing.

It enables us to go further by including on our list many friends of our customers and our own, who do not happen to do business with us,—but who might, if they tried, and so knew our service.

Our notion of SERVICE, and our interpretation of LIFE and BUSINESS is indicated by the Spirit and Letter of this little Messenger,—“HOME and PROGRESS.”

If you like and are interested in it,—you might like us too,—our Service and Cooperation.

That is up to you; this is an invitation,—but we never way-lay, besiege or “hold up” anyone to do business with us. We don’t believe in that sort of thing and would not be attracted by such methods ourselves,—and we try to treat the “other fellow” as we would have him treat us.

Our welcome, in particular, is to the small depositor who, more than all others, needs the Big, Strong Bank, that is BIG enough to appreciate HIM and accommodate HIM.

Hard working, sane and saving folks, inside and outside, made this Bank, and are its stand-bys.

It is what folks ARE and what they CAN and WANT to be, and that WE may HELP them be,—not what they HAVE, that counts with us.

On a post card, enclosed herein, we are asking YOU to help us decide if OUR way is worth while, and if “HOME and PROGRESS” is of enough interest, help or encouragement to YOU for us to continue to print it and send it to YOU and other friends during these times of HIGH COST.

Every single item of Banking expense has increased enormously in the last few years, and yet we loan money at the same old (6) per cent, and have not increased a single item of the cost of our Service.

How many can say the same?

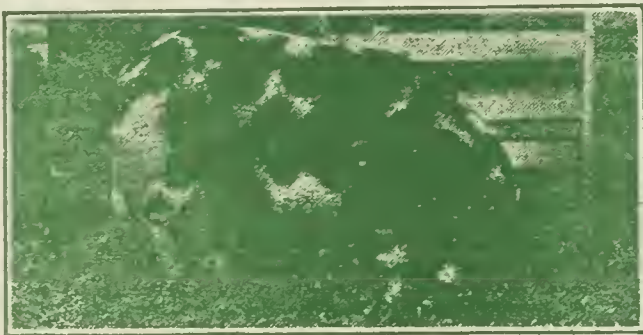
Please mail us the card with YOUR answer.

Punctuality, prudence, persistence, are three very good companions to accompany your journey on the road to success.—Uncle Philander.

Wilt thou seal up the avenue of ill? Pay every debt as if God wrote the bill.—Emerson.

A Great Future,—Farmers

CHAMPAIGN County is slowly but surely going to reach and far surpass her old time reputation as a live stock county. In the last two or three decades she has gotten wrong by going over almost bodily to grain crops. She has done this to such an extent that in 1916 we only shipped out net, one car of meat animals to every 980 acres of farm land. The joint effort of 6 farms was required to ship a car of meat animals, or 9 meat animals per average farm. Only one meat animal from each 17 acres; only one hog from 25 acres or 6 2-3 hogs per average farm of 161 acres. The average farm in Illinois has 16 hogs; in Iowa 35 hogs. Having all these disgraceful facts in mind what a relief it is to see of late three Swine Breeders Associations formed in the County as well as our Horse, Cattle and other Breeders Associations. And the latest and best news is a Big Stock Pavilion here in Champaign in which to hold fine stock sales. In January, though, came the greatest Pure Bred boost the County has had. On that day Will W. Herriott and his partner C. E. Lewis of Mahomet sold 50 of their spotted Poland China hogs for an average of \$430 a head. A year ago lots of fellows laughed at Will Herriott when he paid \$5,700 for the sow "Eunice."



But,—in this January sale he sold four from her one litter of six pigs for \$10,025.00. These four boar pigs were just past 4 months old. Another fine thing about this transaction is that three of these pigs were sold to Champaign County farmers, one with 6 inch bone at 78 days old going to Homer at \$3,500 another to Condit township. That means we are breeding here and are going to raise very many more hogs that men from all over the Nation will come here to buy.

Every farmer here must raise and feed more live stock and those who are fitted to breed high class stuff are going to make great records in hogs, cattle, sheep, etc.

The best thing about it, all is that it will add greatly to soil fertility and to crop yields. Thus, and only in this way, will we get the results that will bring a handsome interest rate on \$500 land and far exceed that record.

Our wonderful County Farm Organization of 2,300 farmers is going to make more records. Every one of these must have a silo,—a "tower of progress"—as a land and fertility mark on his farm. Every farsighted landlord,—and even the near-sighted one who can only count dollars,—will give his tenant a silo and a farm fenced hog tight.

So—we are on our way better and stronger than ever to beat all records. Are YOU going to help make this record, feed your soil and raise meat for the world? Lets go.

—SAVE—

Exchange Your Bonds

IT is expected that beginning with March 15, 1920, all issues of temporary coupon bonds will be exchangeable for permanent bonds with complete set of coupons attached, with the exception of the Fourth Liberty Loan 4½%, which will be exchanged after October 15th, 1920.

The bonds which may be exchanged after March 15th and before October 15th are

First Liberty Loan	4%
First Liberty Loan, Converted	4¼%
Second Liberty Loan	4%
Second Liberty Loan, Converted	4¼%
Third Liberty Loan	4¼%

All bonds are exchangeable at the Federal Reserve Banks, or United States Treasury.

We will be glad to have you bring your bonds to us and we will send them in for exchange for you.

—SAVE—

Half a Million More

OUR last issue told of this Bank's entering the Three Million Class, but in the few weeks since then we have passed the \$3,500,000 mark.

It takes thousands of our small customers as well as some of our big ones to help make this record. The fine thing about it all is that the more we grow the more and better we can serve. You are not so small in size or pocketbook but that YOU are welcome and you are not so large but that you need our exceptional service.

"And He Goeth"

SEVERAL years ago when I had just been promoted to my first real job, I called on a business friend of mine. He is a wise and experienced handler of men! I asked him what suggestions he could make about executive responsibility.

"You are about to make a great discovery," he said. "Within a week or two you will know why it is that executives grow gray and die before their time. You will have learned the bitter truth that there are no efficient people in the world."

I am still very far from admitting that he was right, but I know well enough what he meant. Every man knows who has ever been responsible for a piece of work, or had to meet a payroll.

Recently another friend of mine built a house. The money to build it represented a difficult period of saving on the part of himself and his wife; it meant overtime work and self-denial, and extra effort in behalf of a long-cherished dream.

One day when the work was well along he visited it, and saw a workman climbing a ladder to the roof with a little bunch of shingles in his hands.

"Look here," the foreman cried, "can't you carry a whole bundle of shingles?"

The workman regarded him sullenly.

"I suppose I could," he answered, "if I wanted to bull the job."

By "bull the job" he meant "do an honest day's work."

At ten o'clock one morning I met still another man in his office in New York. He was munching a sandwich and gulping a cup of coffee which his secretary had brought in to him.

"I had to work late last night," he said, "and meet a very early appointment this morning. My wife asked our maid to have breakfast a half-hour early so that I might have a bite and still be here in time."

"When I came down to breakfast, the maid was still in bed."

She lives in his home, and eats, and is clothed by means of money which his brain provides; but she has no interest in his success, no care whatever except to do the minimum of work.

"The real trouble with the world today is a moral trouble," said a thoughtful man recently. "A large proportion of its people

have lost all conception of what it means to render an adequate service in return for the wages they are paid."

He is a generous man. On almost any sort of question his sympathies are likely to be with labor, and so are mine. I am glad that men work shorter hours than they used to, and in certain instances I think the hours should be even shorter. I am glad they are paid higher wages, and hope they may earn still more.

But there are times when my sympathy goes out to those in whose behalf no voice is ever raised—to the executives of the world, whose hours are limited only by the limit of their physical and mental endurance, who carry not merely the load of their own work, but the heartbreaking load of carelessness and stolid indifference in so many of the folks whom they employ.

Perhaps the most successful executive in history was that centurion of the Bible.

"For I am a man under authority, having soldiers under me," he said. "And I say to the man, go, and he goeth; and to another, come, and he cometh; and to my servant, do this, and he doeth it."

Marvelous man!

The modern executive also says "Go," and too often the man who should have gone will appear a day or two later and explain, "I didn't understand what you meant." He says "Come," and at the appointed time his telephone rings and a voice speaks saying: "I overslept and will be there in about three-quarters of an hour." Bruce Barton.

—SAVE—

Best Recommendation

FEW young men realize that the possession of a savings account is better than most letters of recommendation. Employers know that a young man, and it applies to young women, of course, who has saved a part of what he has earned, has qualities of self-control and of foresight which make him more reliable as an employe.

Young Americans are ambitious to get ahead. They cannot be interested in merely having an accumulation of cold cash. They want to win success, to be recognized as a success, to exercise power. Savings will appeal to them when it is shown as a necessary weapon in the fight for success.

—SAVE—

Get a Safety Deposit Box Now,—HERE.

Lost His 100 to 1 Chance

AN old and highly respected citizen, Humphrey Roberts,—father-in-law of Clarence T. Walton and Dr. Harry Kariher,—now in fine health but sometime since retired from active work with the Illinois Central, recently wrote B. F. and N. M. Harris of this Bank, the following interesting letter. The letter reads:—

“My coming to Uncle Sam’s or God’s Country was one thing I will always be proud of. I, like a good many other boys, could not see a very bright future and concluded to come to the U. S. to try my luck, and have no regrets to make. Fifty-three years ago I came from Wales to Chicago, and at once went to look for work. Walked along the Lake front down to 16th Street, where the old Illinois Central shops were at that time, and it was my good luck to get a job that day and was given a pass and a letter, and told to report at Champaign for work. This I did the next day, and was in continuous service for over 45 years, until I retired from service.

I seldom go by the Bank that I don’t think of the advice your grandfather, B. F. Harris, gave me. When I came to Champaign, the first thing I did was to go to the Bank with what gold I had and have it changed into U. S. money. On my presentation of gold coin to have it changed. I was asked several questions as to where I got it, and after an explanation the exchange was made, giving me 3 and 5 cent paper “shin plasters,” as we called them, and larger sized bills. No gold or silver was to be seen in trading at that time.

However, before I left the Bank, your Grandfather said,—“Young man, what are you going to do with that money?” and I was at a loss for an answer just at that time. He said to me,—“Let me buy you some land with it, and you will live to see this land worth \$50.00 an acre.” However, I bought no land, and I have seen it go from five or six dollars to five or six hundred dollars.

Yours sincerely,

(Signed)

Humphrey Roberts.

— SAVE —

Economy, whether public or private, means the wise management of labor, and it means it mainly in three senses, namely—first, applying your labor rationally; second, preserving its produce carefully; lastly, distributing its produce reasonably.—Ruskin.

Transfer

IF you are on the Gloomy line,
Get a transfer!
If you’re inclined to fret and pine,
Get a transfer!
Get off the track of Doubt and Gloom;
Get on the Sunshine train, there’s room;
Get a transfer!
If you are on the Worry train,
Get a transfer!
You must not stay there and complain,
Get a transfer!
The Cheerful cars are passing through,
And there is lots of room for you,
Get a transfer!
If you are on the Grouchy track,
Get a transfer!
Just take the Happy special back,
Get a transfer!
Jump on the train and pull the rope
That lands you at the Station Hope,
Get a transfer!

— SAVE —

Illinois Farms in the War

ILLINOIS farmers have stepped into an important position in the array of factors that made the war a success. The record of Illinois soldiers is known. Now comes the record of the Illinois farms, that sustained the fighting spirit. It is a record of wheat production all but doubled.

The spring and winter wheat production in Illinois in 1917 was 30,850,000 bushels. In 1918 it leaped to 60,990,000 bushels. The percentage of increase was 97. In 1917 Illinois planted 1,650,000 acres in spring and winter wheat. The war record is 2,774,000.

It is noted that the acreage increase was 67 per cent, while the increase in bushels was 97 per cent, proof that the crop per acre was sent up by intensive farming. Thus Illinois farmers, short of help, contributed to the war both by increasing bushels per acre and acreage sowed, a fact requiring human effort likely to be obscured in the rush of events.

The total increase of wheat production in the country was 31 per cent. Illinois exceeded its proportion of increase by 120 per cent. In men, money and food Illinois may be considered the premier commonwealth.

— SAVE —

Have you opened YOUR Savings Account at the Harris Bank?

Our New Oval Pocket Banks

HUNDREDS of people have called and received one since we secured these beautiful Pocket banks about a month ago. It is certainly surprising to notice the many methods of saving adopted by our customers.

Some fill the little banks entirely with Buffalo nickels. Others try for brand new coins quarters and dimes.

Start with our pocket bank and use it as a temporary bank until you get \$2.00 or \$3.00 saved, and then come in and open a bank account.

Save all old newspapers and magazines,—you'll be surprised how the sale of paper will help your pocket bank.

Walking saves many a nickel, and, incidentally, doctor's bills. Drop a nickel into the pocket bank every time you walk.

Many men drop 15 cents into the bank every time they shave. By doing this daily and depositing the contents of the bank with us, you'll have \$637.21 in ten years.

Reduce your own wages. If you get \$18.00 per week, deduct \$2.00 from your pay envelope for the pocket bank.

Call and secure one of our beautiful new oval pocket war banks and start to save a fixed sum daily. YOUR bank is here NOW. FREE if you open a Savings Account.

— SAVE —

My City and I

MY city is the place where my home is founded, where my business is located, where my vote is cast, where my children are educated, where my neighbors dwell, and where my life is chiefly lived.

I have chosen it after due consideration

among all the cities of the earth. It is the home spot for me.

My city has a right to my civic loyalty. It supports me and I must support it.

My city wants my citizenship, not partisanship; friendliness, not offishness; cooperation, not dissention; sympathy, not criticism; my intelligent support, not indifference.

My city supplies me with law and order, trade, friends, education, morals, recreation and the rights of a free born American. I should believe in my city and work for it, and I will.

—Edward John Carson,
Rotary Club of Raton, N. M.

— SAVE —

The Man of Cheer

I DON'T know how he is on the creeds—
I never heard him say;
But he's got a smile that fits his face,
And he wears it every day.

If things go wrong he doesn't complain,
Just tries to see the joke.
He's always finding little ways
Of helping other folk.

He sees the good in everyone;
Their faults he never mentions.
He has a lot of confidence
In people's good intentions.

No matter if the sky is gray,
You get his point of view,
And the clouds begin to scatter
And the sun comes breaking thru.

You'll know him if you meet him,
And you'll find it worth your while
To cultivate the friendship of
The man behind the smile.

— SAVE —

Don't Despise the Quarters

A quarter a day, you acknowledge, may be something to your newsboy, to your shoe polisher, to some odd and end but—

Just draw your pencil and a tab. A quarter a day amounts to quite \$100 a year. At the end of twenty years it will show:
\$2,766.76 at 3 per cent.

Better put the quarter away for YOURSELF in the old Reliable HARRIS Bank.

— SAVE —

Get a Safety Deposit Box Now.—HERE.



Banking and Trust Questions and Answers

1. What is an overdraft and why are banks not allowed to pay them?

An overdraft is simply a withdrawal by a depositor for more than the amount to the credit of the depositor. Banks do not pay overdrafts for reason that in so doing it would be necessary to use funds of other customers in making payment. The supreme Court of the United States has held that the officer permitting overdrafts is guilty of embezzlement, in that he uses funds belonging to others.

2. What is meant by protesting a check?

The protest of a check when dishonored on account of not sufficient funds, party not having any account with the bank, or if payment should be stopped, is a legal procedure necessary to notify all parties connected with the check either as maker or endorsers, and is required by law. Failure to protest, unless otherwise requested by the bank sending the item, renders the collecting bank liable for the full amount.

3. Does making one's will interfere with his disposing of his property afterwards?

No; one's will does not take effect until his death; until then he can dispose of his property as he pleases.

4. How often can one change his will?

As often as he pleases; it is the last will that counts.

5. But does a later will necessarily revoke all former wills?

Not unless it expressly revokes all former wills. It is of the utmost importance, therefore, for one expressly to revoke all former wills in his latest will.

6. How can one revoke a will?

By stating in a later will that all previous wills are revoked or by tearing or burning up or otherwise destroying the will he desires to revoke.

7. How can one make additions or corrections to a will?

He can make corrections by means of a codicil, but a codicil must be executed with all the formalities as to witnesses, signing, etc., of a will. If one wants to make corrections in his will, he ought, by all means, to rewrite it. Interlineations, erasures, and other corrections entered on the will itself may lead to all manner of litigation and trouble.

—SAVE—

Get a Safety Deposit Box Now,—HERE.

Own Your Home!

OWN Your Home, and you can sniff contemptuously at the fliver your friend Bill bought after ten years' scraping and saving whilst paying rent.

Own Your Home, and you can stand up and talk right out in meeting, and your voice will have weight, for you represent foresight and thrift on the trail to happiness.

Own Your Home, and you can sit out on the porch in your stocking feet and smoke a corn-cob with the feeling of sublime independence that comes from possession.

Own Your Home, and your wife and children will look upon you with great respect, for they will know then that you are not as witless as you look.

Own Your Home, and you need not worry about Old Age, that vicious time in life when snubs seem most bitter and kindnesses most infrequent.

Own Your Home, and move in with your bride, for she will have many things to say to you that you will gladly have the neighbors miss—and flat life never was quite private.

Own Your Home, and smile not once a day but many times, for, after all, most all the smiles come from the knowledge that you've greased the rails ahead with rentless months.

Own Your Home, and all your woes will dwindle and you'll have scant worry over earthly things; your joys will pile up on you thick and you will breathe more freely, night and day, and you will find the world a place with plenty of attractions. So—Own Your Home!—Perhaps the Harris Bank can help you.

—SAVE—

Good Cheer Club

To promote Happiness, Efficiency, and Civic Welfare I sincerely promise that wherever I am.

I will talk Health instead of sickness.

I will talk Prosperity instead of failure.

I will carry Good news instead of bad news.

I will tell the Cheerful Tale instead of the sad tale.

I will mention My Blessings instead of my burdens.

I will speak of the Sunshine of yesterday and tomorrow instead of the clouds of today.

I will Encourage instead of criticise.

I will be a Friend to everyone.



The Scouts

OUR great U. of I. football coach, Bob Zuppke, now in charge of all Champaign County Boy Scouts, recently spoke to Decatur citizens to help them raise \$6,500 for their scouts in 1920. The Decatur Herald reports his talk in part as follows:

"The first time I saw a scout, a spindle legged little fellow in a soldier suit with a meat axe on his back and a butcher knife in his belt in front, I thought 'how ridiculous' dressing these kids up in uniform and teaching them how to kill. Since then I have learned better, but that is the idea a great many people still have about the boy scouts," said coach Zuppke.

"I am active in the scout movement in Champaign, but I am only three weeks old at the job so I have a lot of things to learn. The scout idea is far from military, it is not destructive, it is constructive. In every year your boy has about 1,000 hours in school and then when he washes his face and hands and eats his meals and sleeps he has about 4,000 hours left with nothing mapped out for him to do. He is going to find a way to employ those hours, and take care that his energies are directed into the right channels.

Boy Wants to Do

"The boy wants to be a kid but he wants to be treated like a man. His school training is made up of silence and don't. He must have a chance for self expression. Scouting is not negative. It gives the boy something to do. That's what he wants; to do things.

"The great need is scout masters. Scout masters who do not instruct, but who lead; not autocrats, scout masters who inspire.

"It is too bad that the boy in the school is under the influence of women almost entirely.

"The boy who is brought up on don't and

silence is the kind of boy, when he gets into the university looks at neckties and women and longs for refined athletics in which the rules are the slap you on the wrist kind.

"I can see a troop in action and tell what manner of man the scoutmaster is.

"A man must earn his bread by the sweat of his brow and that means that he must sweat. Actual physical exertion is a necessity in the life of every man and boy.

American Legion

The same evening Bob spoke to the American Legion, saying:

"You do not realize what a splendid opportunity you have before you as members of the American Legion," spoke Bob Zuppke, U. of I. football mentor, in his address before a large body of the members of Castle Williams post Monday evening. "Those who have an opportunity and are eligible to join and do not do so are missing one of the greatest opportunities of a lifetime because it is the American Legion which is to be the strongest organization in the country before long.

Help to Boy Scouts

"Not only is your opportunity great from an organization standpoint but you can do one of the greatest services to the community by setting an example for the Boy Scouts and throwing various influences in their way which will allow them to grow up into better men. The Boy Scouts look up to you as heroes of a war and it is up to you to show them how a real man should do and act."

—SAVE—

Some of This Yours?

OVER half a billion is lost in the United States each year through the purchase of worthless securities.

A recent booklet issued by the National Vigilance Committee of the Associated Advertising Clubs of the world, makes the following statement:

"In one county in the Southwest, people had bought 30 millions of Liberty Bonds, and at the time a semi-official investigation was made, 15 millions of these bonds had already been traded for worthless securities, mostly oil stocks."

No one, of course, can supply accurate figures on just how much money is lost. Everyone who has investigated the subject, however, is convinced that there is far more money lost now in worthless securities than ever before in our history.

The Present State of Labor

THE oldest Labor paper in the United States "The Union" of Indianapolis, published in the interest of organized Labor and claiming to have the largest paid circulation of any weekly Labor Paper, made the following statement, Feb. 13, in black type in the center of its front page:—

More millions of dollars are spent by the employers in the United States every year to promote the physical and social and economic welfare of their employes than are spent for any other purpose aside from the direct promotion of business interests—which states the proposition awkwardly, for these millions are really spent in business promotion.

We would like to impress the fact on working men. And we do not refer to the betterment of working conditions prescribed by law and therefore compulsory. We have in mind the plans evolved and voluntarily carried out by the mass of large employers for better working conditions—and which would be extended to creating better living conditions but for the fear of creating a spirit of resentment among workers.

We know—and you men who work know—that working conditions have improved enormously. We all know that every mechanical device to facilitate production has contributed to the earning power of the worker in quite the same proportion as it has rebounded to the benefit of employer. We of today cannot conceive of the state of mind of the mill workers of England who destroyed the mills in which steam was first applied—but are we not pretty much on the same mental plane with those workers of a century ago when we look this gift horse of better working conditions in the mouth—or argue from the gift that it is a sop to unrest?

The younger generation of workers take for granted the new conditions, light and well-ventilated shops; tiled wash-rooms and lockers; fans to get rid of the dust that once choked the workers; safety devices and medical attendance. They take the shorter hours for granted, good pay as a condition precedent to working at all. Men of forty or more remember the days when they produced by main strength, and the full dinner pail was so entirely the objective of labor that a great national party made it a slogan—and carried

the country. They and their fathers worked longer hours; they were choked with dust, the most elementary needs of nature were satisfied at great cost; they had no surroundings in luxurious fittings in the workshop—and none at home. How many thousands of them died, killed as effectively on the job as though their bodies had been torn by the machinery—which happened not infrequently—we leave to statistics. Those who live know.

Times are changed and the customs—but let no man who works think that the change was wrought wholly by the working body. Since Laban buncoed Jacob into seven years additional servitude and Jacob had the better of Laban in the matter of getting his share of the increase of flocks, employer and employe have contended. And labor has not the worst of the contention nowadays—that's plain! Of course the employer has profited but his skill in taking a greater profit in money is not to be compared with the stupendous relative profit, mental and moral and physical, of the man who sells the work of his hands.

Capital is not inimical to labor naturally, but the complement of it. Unless we go back to primitive conditions we must live in the world as we have made it. Most of us have to sell the work of our hands or brains in a sharply competitive market. The best we can get is what the market affords. If we are simply "hewers of wood and drawers of water" we get a better price in kind and in price and in conditions of work than ever before in the world; if we have manual skill we are of noble proportions. We vitalize capital.

But capital vitalizes us—that is most important. Left to our own resources we would have as bad working conditions today as our ancestors did when modern industry was aborning. Left to itself, capital would have a multiplicity of pretty masters and no capacity to serve labor.

Labor today commands a great price in that service that has to do with manual skill or brawn; it takes a larger share of its ultimate value than ever before; it works under beneficent conditions generally. It has, broadly, the good will of the employer—who is much concerned about the health and social and economic welfare of his employe

because he has a fine concept of human rights or recognizes certain elementals.

We suggest to our friends who work to contemplate the fact that there is no road to wealth to be made easy by conflict; that nature doesn't change, that improvement in conditions of labor were not brought about by throwing brick-bats into the machinery. Expediency in some cases, pure humanitarianism in others, have made the shops and factories of the United States the most desirable places of labor from every point of view—in the world.

Contention is, of course, unavoidable as between bargainers for any commodity and labor and capital will quibble, even fight. But let us consider the concessions of capital—not always under duress—and the tremendous gains of labor. So let us be fair—even accomodating—incidentally throwing the Socialist and Bolshevik into the ditch as a plain nuisance.

—SAVE—

WE WANT THE SMALL ACCOUNT

—SAVE—

If you have a bit of news
Send it in.

Or a brand new thought to use.
Send it in.

An impression of your view,
A bit of stuff that's new,
We want to hear from YOU—
Send it in!

—SAVE—

Lincoln's Message

PROSPERITY is the fruit of labor; property is desirable; is a positive good in the world. That some should be rich shows that others may become rich, and hence is just encouragement to industry and enterprise.

Let not him who is houseless, pull down the house of another, but let him work diligently and build one for himself, thus by example assuring that his own shall be safe from violence when built.

Extract from address of Abraham Lincoln to the Workmen's Association in 1864.

Citizens of Champaign County WHAT ARE YOU PLANNING TO DO IN 1920

Are you going to Talk, Talk, Talk
and Talk some more

Are you going to Theorize, Theorize, Theorize
and Theorize some more

Are you going to Confer, Confer, Confer
and Confer some more

Are you going to Spend, Spend, Spend
and Spend some more

Are you going to Speculate, Speculate, Specu-
late and Speculate some more

Are you going to Strike, Strike, Strike
and Strike some more

OR

WILL YOU WORK MORE

WILL YOU PRODUCE MORE

WILL YOU SAVE MORE

That is the only possible way for real Americans to do their solemn duty and save the country.

There is no substitute for work

The Harris Bank's policy of doing business is founded on Quality and Service, and we pledge that our organization will not be found wanting in this world crisis.

—SAVE—

Patriotism and Sanity

I BELIEVE in the United States of America.

"My opportunity and hope depend upon her future.

"I believe that her stability and progress rest upon the industry and thrift of her people.

"Therefore, I will work hard and live simply.

"I will spend less than I earn.

"I will use my earnings with care.

"I will save consistently.

"I will invest thoughtfully.

"To increase the financial strength of my country and myself I will buy government securities.

"I will hold above barter the obligations my country thus incurs.

"I will do these things to secure the greatness of America's future."

—SAVE—

If you intend to go to work, there is no better place than right where you are; if you do not intend to go to work, you can not get along anywhere.—Abraham Lincoln in letter to halfbrother.

A Narrow Escape

THOSE persons who are tempted by the alluring literature of blue sky promoters or by the talks of convincing though unscrupulous salesmen to invest their money in the purchase of stock of mythical companies upon the promise of enormous returns, will profit greatly by the experience of the widow of a middle west farmer.

Upon the death of her husband this woman was left with a substantial insurance policy and a very valuable farm. She sold her land and moved to an eastern city, where she was offered numerous opportunities—some of them worthy of investigation but most of them without any merit—to invest her money.

A salesman of an oil stock ingratiated himself into her favor and had practically induced her to buy his stock with the greater part of her funds. He talked of a two hundred per cent increase in price in a few months; of sure dividends; of enormous production of oil; and assured her that as a personal friend he was offering her this opportunity to "get in on the ground floor."

A wealthy friend of her late husband hearing of this, telegraphed her to wait and took a midnight express for her city. Here he used all his persuasive power to convince her of her folly, but to no avail. Finally in desperation he promised her that if she would leave the money in the bank at interest for one year he would agree to insure her against any financial loss because of her failure to buy the stock.

This finally convinced her. More than a year has now passed. The oil stock is worthless and the promoters have been indicted. Thus the money is safe and at hand and enables the woman to live in comfort. Were it not for the good advice she received but was reluctant to take she would now be an object of charity or a burden on her relatives.

—SAVE—

The habit of thrift is one which is easily accepted if we obligate ourselves to the saving of a certain sum each week or month. You know months ahead just what you are required to save and you will provide for it just as you would for any other expense, unconsciously cutting down on the useless expenditures.

—SAVE—

Get a Safety Deposit Box Now—HERE.

My Prayer

I DO not trouble God with small requests,
I earn, not ask, my daily bread;
'Tis for my toiling hands to keep
The sheltering roof above my head—
I do not weary God with such behests.

For if each day I am to beg and whine
About His knees for food and drink,
Why did He give me strength and skill,
Why have I power to plan and think,
Why am I different from the browsing kine?

When He placed me erect and taught me
speech,
When He gave me a hand and not a
claw,
He therewith, and for ages, laid
Upon my soul the steadfast law
Of self-dependence and of outward reach.

And so I do not trouble Him with small requests,
Begging each day a crust of bread,
Waiting for Him, by miracle,
To keep the roof-tree o'er my head—
I do not weary God with such behests.

And yet I pray,
Yea, in my heart is one unceasing prayer,
And on my lips a never-dying song—
That God will teach me how to make
My daily choice, twixt right and wrong,
That I may play life's game, and play it fair!
Sara Beaumont Kennedy.

—SAVE—

Have Courage, My Boy, to Say No

THE shoes in the window may tempt you,
With cordovan, vici, and tan,
And, inside, the salesman may greet you
With arguments catch-as-catch-can;
Though sorely your vanity fret you,
We beg you, think well and go slow.
With firmness turn back to your old ones,
Have courage, my boy, to say no.
When Roger says he can't afford 'em
And J. Ogden Armour agrees,
The least you can do is avoid 'em
Albeit your trilbies may freeze.
It's all well and good to look nifty,
But your wallet hasn't a show,
So just take a tip from B. Thrifty;
Have courage, my boy, to say no.

Generous Words

THE following letter came to us from one not personally known to us, and whom we have since learned is a prominent New York business man. He writes:—

At home, 125 Riverside Drive,
New York City,
Sunday P. M.,
January 25th, 1920.

The First National Bank,
(The Harris Bank)
Champaign, Illinois.

Gentlemen:

I do not know to whom I am indebted for a copy of "Home and Progress," issued quarterly by your institution, but I want to tell you that I was mighty glad to receive it.

Nothing has come to my desk in a very long time which interested me more, or made me feel happier, because your publication expresses what I have always believed a bank should and could do for its community if the people in its control were just natural, genuine human beings.

I believe so thoroly in the human element in business that it is a real delight to me to see a publication that exploits a financial institution genuinely and humanly.

I hope you are meeting with a big success. You deserve it.

Yours truly,

(Signed) William C. Freeman.

— SAVE —

Labor Clearing House

ONE of the gratifying signs of the times is the fact that many bodies of organized labor have begun the work of housecleaning. One of the leaders in the movement to weed out the violent agitators is the International Brotherhood of Electrical Workers. Following up an action taken at its recent convention in New Orleans, Vice-President Grasser of that organization says:

"There is no longer any doubt in the mind of the average trade unionist that the man who preaches I. W. W. doctrines in the labor movement is upon the secret payroll of the enemies of unionism. These disruptionists, who bore from within in their efforts to sink the ship bring about disaster wherever they are permitted to operate. They have no place in the legitimate labor movement, and, so far as the International Brotherhood of Electrical Workers is concerned, these "red birds"

will find no roost upon which to perch themselves. We have watched them operate. Constantly yelling "strike," they are the first to scab when a strike is called.

"In the past when it became necessary to revoke the charter of a local union, as was done in Vancouver, many loyal trade unionists were made to suffer for the treachery of paid agitators. Hereafter, unless in extreme instances, we intend to go after, and to get, the membership cards of the disruptionists and not disturb the charters."

— SAVE —

Hog Thieves—Rural Police

FOR some months more or less wholesale pig and hog stealing has been going on in this county,—more especially west of Champaign. Much of it is by automobile and by an automobile truck in particular. One such thief, who did not have any auto, has been sent to the penitentiary within a short time. Many of the stolen pigs and shoats of many breeds and cross breeds are peddled about among the farmers by auto trucks and otherwise. Farmers and others who buy such pigs had better beware lest they encourage those thieves and get a bad bargain. Few peddlers come honestly by such pigs and few farmers sell small pigs that are just ready to grow into money. All such thievery, the loss of other farm property and automobiles makes it all the more necessary for us to support the proposed state law to provide a fine, mounted Rural Police or State Constabulary to protect farmers and country folks from the criminal class and their easy get-a-way.

Report to County Agent Oathout the names of pig peddlers or if you have pigs or other property stolen and do what you can to encourage a Rural Police law.

— SAVE —

Nobleness In Work

There is perpetual nobleness in work. There is always hope in a man who works; in idleness alone is there perpetual despair. Blessed is he who has found his work; let him ask no other blessedness. All true work is sacred; in all true work, were it but hard hand-labor, there is something of divineness. Sweat of the brow; and up from that to sweat of the brain. Sweat of the heart; this is the noblest thing yet discovered under God's sky.—Carlyle.

A New Year's Wish With Fourteen Points

LET'S do more to make America safe for those who believe in America.

Let's not do anything on Wednesday which we would shirk from doing Sunday.

Let's remember daily that there are tasks we must do ourselves and not delegate them to someone else to perform.

Let's remember that when Paul said "as far as possible live at peace" etc., he did not mean that we were to fraternize with the red-necks, roughnecks and those who overthrow the government.

Let's up and kick all such out of the country.

Let's resolve that regardless of the pitance that we earn we will save something.

Let's fully understand once and for all that higher wages do not mean lower prices excepting we provide greater production.

Let's remember that while we counsel against too much haste that we should likewise counsel against too much rest.

Let's realize right from the start that 1920 is a year in which much lasting good may be accomplished if we start right and keep on doing right.

Let's all solemnly covenant that if one corner of the world is getting worse, that we will make our corner better.

Let's weed out preachers of the gospel of discontent everywhere and make it so unhealthy they will never want to return.

Let's refrain from saying anything against our neighbor, our town, our state, nation, flag, or competitive banker, that is not 100 per cent. boost.

Let's fight for the square deal for everybody.

Let's not forget that as a nation our God is the Lord.

— SAVE —

Food to Foreign Friends

IF you have relatives or friends in Germany, Austria, Poland or Hungary whom you wish to care for you can do so with the assurance that the actual food will be furnished to them.

By an arrangement with the American Relief Commission (Herbert Hoover Chairman) the First National Bank of Champaign issues orders on warehouses in the cities of Hamburg, Vienna, Warsaw, Budapest and

Prague for the delivery of packages of food in quantities as stated below to the person named in the order the purchaser of an order pays \$10.00 for either assortment A or C and \$50.00 for either assortment B or D. As many orders as desired may be purchased by one person not exceeding a total of \$500.00.

— SAVE —

Laugh

Build for yourself a strong box,
Fashion each part with care;
Fit it with hasp and padlock,
Put all your troubles there.
Hide therein all your failures,
And each bitter cup you quaff,
Lock all heartaches within it,
Then—
Sit on the lid and laugh.

Tell no one of its contents,
Never its secrets share,
Drop in your cares and your worries,
Keep them forever there.
Hide them from sight so completely
The world will never dream half;
Fasten the top down securely,
Then—
Sit on the lid and laugh.

— SAVE —

Keep Your Grit

Hang on! Cling on! No matter what they say.
Rush on! Sing on! Things will come your way.
Sitting down and whining never helps a bit—
Best way to get there is by keeping up your grit.
Don't give up hoping when the ship goes down,
Grab a spear or something—just refuse to drown.
Don't think you are dying just because you're hit,
Smile in face o' danger and hang on to your grit.
We must make the dreams that we dream come true,
Not drag with the drones, but train with the few
That turn their dreams into fact.

— SAVE —

Discontent is the want of self reliance—
It is infirmity of will.—Emerson.

Youth

Youth is not a time of life; it is a state of mind. It is not a matter of ripe cheeks, red lips, and supple knees: It is a temper of the will, a quality of the imagination, a vigor of the emotions. It is the freshness of the deep springs of life.

Youth means a temperamental predominance of courage over timidity, of the appetite for adventure over the love of ease. This often exists in a man of fifty more than in a boy of twenty.

Nobody grows old by merely living a number of years. People grow old only by deserting their ideals.

Years wrinkle the skin; but to give up enthusiasm wrinkles the soul.

Worry, doubt, self-distrust, fear and despair—these are the long, long years that bow the heart and turn the greening spirit to dust.

Whether sixty or sixteen, there is in every human being's heart the lure of wonder, the sweet amazement at the stars and at star-like things and thoughts, the undaunted challenge of events, the unfailing, child-like appetite for what next, and the joy of the game of living. You are as young as your faith, as old as your doubt, as young as your self-confidence, as old as your fear, as young as your hope, as old as your despair.

In the central place of your heart is an evergreen tree; its name is love. So long as it flourishes you are young. When it dies you are old.

In the central place of your heart there is a wireless station. So long as it receives messages of beauty, hope, cheer, grandeur, courage and power from the earth, from men and from the Infinite, so long you are young. When the wires are down and all the central place of your heart is covered with the snows of cynicism and the ice of pessimism, then you are grown old, even at twenty, and may God have mercy upon your soul.

"HOLLOWS."

— SAVE —

Habits

Give me persistent effort! Give me the man whose head is clear, whose breath is fresh and whose feet are on the ground.

Give me the workman who kept on digging when a wayfarer approached. The wayfarer being of an inquisitive turn of mind, stopped for a moment to look on.

"My man," said the wayfarer at length, "what are you digging for?"

The workman swung his pick and said, "Money!"

"Money?" ejaculated the amazed wayfarer. "And when do you expect to strike it?"

"Saturday night! and a regular portion put into the Harris Savings Bank—the Big Bank that welcomes the poor man and the hard working man and woman to its doors and sends us 'Home and Progress.'"

— SAVE —

You

Have you the courage to save?

There is nothing easier than spending money. There is no better token of stability and courage than the ability to save money regularly. This is a good time to begin saving.

Start an account next pay day

Make your first deposit in the bank that has served Champaign County longer than all the rest, the Bank that is Not too big to appreciate YOU.

Welcome to the HARRIS Bank.

— SAVE —

The Farmer's Wife

It is especially important that whatever will prepare country children for life on the farm, and whatever will brighten home life in the country and make it richer and more attractive for the mothers, wives, and daughters of farmers should be done promptly, thoroughly, and gladly. There is no more important person, measured in influence upon the life of the nation, than the farmer's wife, no more important home than the country home, and it is of national importance to do the best we can for both—Theodore Roosevelt.

— SAVE —

Men We Lost

CORRECTED figures of our dead and wounded in the great World War just reported by the war department, brought the total to 302,612, instead of 293,061, as shown in figures compiled from weekly reports furnished to the press. The corrected total was compiled by the adjutant general after comparing his records with those from France.

The corrected figures were 221,059 wounded, 77,118 deaths, 4,432 captured by the enemy and three missing in action. Casualties in Siberia were not included.

THE RESERVE BANK

This Bank is a member of the Federal (United States) Reserve System

It is conducted under the strict regulations and supervision of the Comptroller of the Currency at Washington, and also of the Federal Reserve Bank of the 7th District.

Its assets—consist of cash, bank balances, bonds of the United States, bonds of cities and towns, securities, and notes of responsible borrowers,—in all, a sum approximating \$4,000,000.00, all of which have been approved by the authorities, are held for the payment of deposits

Carry your reserve cash with this bank on a checking or interest bearing account.

We Pay 3 Per Cent on Savings Deposits

You know our four generations' old slogan, —

*“YOUR money when YOU want it;
OUR money when YOU need it.”*

Come in and see our great Vaults with every known protective device. We rent you a Safety Deposit Box in these Vaults for \$2.00.

The First National Bank

(The Harris Bank)

Champaign

B. F. HARRIS, President
H. S. CAPRON, Cashier
F. H. BARTON, Auditor

N. M. HARRIS, Vice-President
C. C. JAMESON, Asst. Cashier
F. W. BECK, Asst. Cashier

Deliverable, notify First
National Bank, Cham-
paign, Ill., and return
postage will be sent.

10
Permit No. 20
Champaign, Ill.

HOME AND PROGRESS

Good
Citizenship

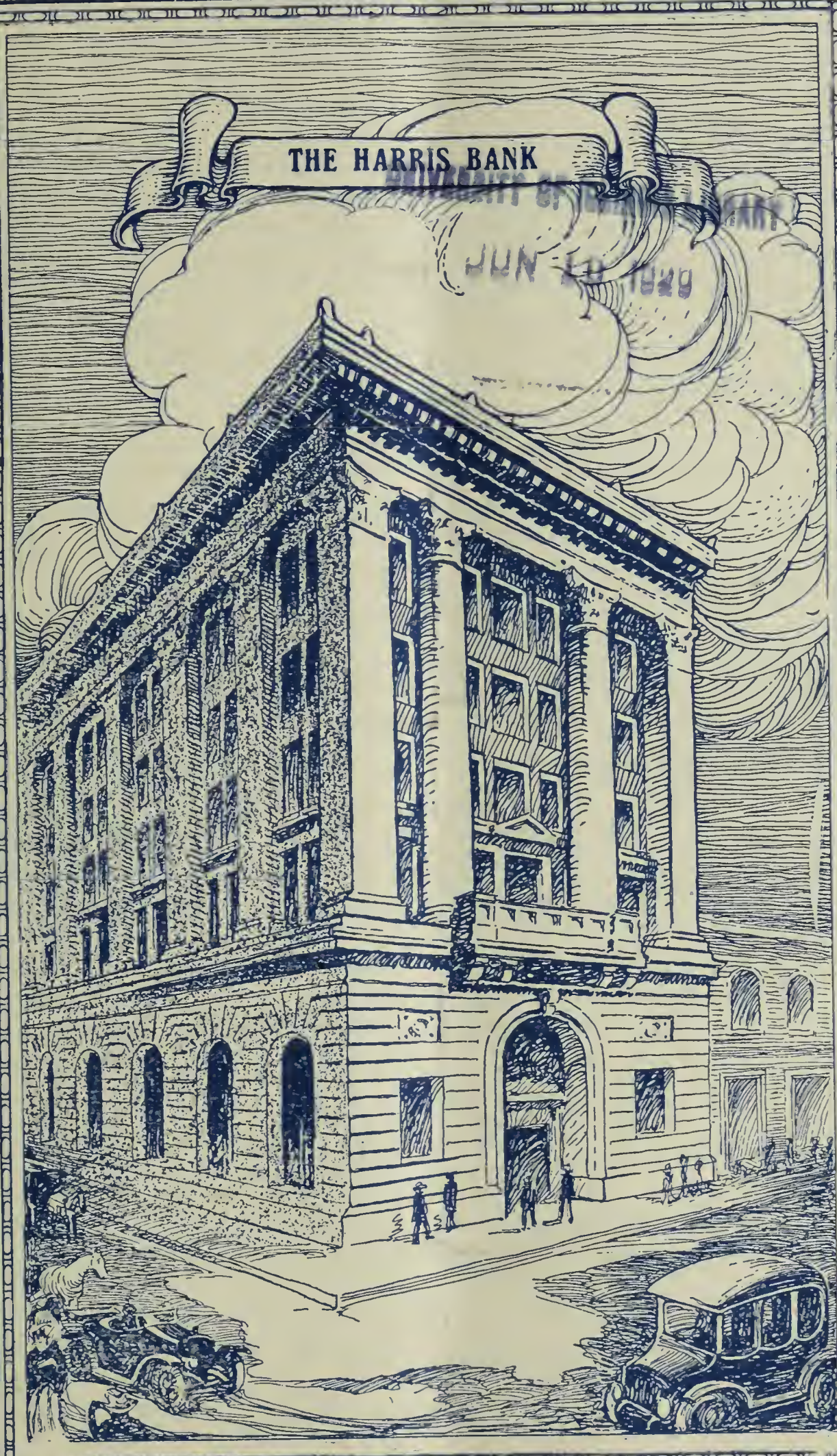
Good
Roads

Good
Schools

Sanitation

Community
Betterment

Town and
Country
Co-operation



THE HARRIS BANK

Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

Bet on Yourself

DO you really realize that,—aside from the great fundamental duty you owe as a citizen to safeguard and save your country, never violating or escaping any of the social responsibilities of YOUR job, whatever it may,—aside from that, your best and one big bet is to back YOURSELF and YOUR Business?

I mean concentrate, focus on, stick to, and put over YOUR work or YOUR business.

Don't scatter your energy, effort, thought or funds so long as you have not developed that work or business to the best of your ability. If you can't depend on yourself and your business under these conditions, then upon whom or what can you depend?

You are a farmer, merchant, manufacturer,—you have made some surplus money,—yet, instead of reinvesting that surplus in the improvement or extension of your farm, store, or factory,—betting on yourself and the better development of the thing you know and can watch,—you “speculate” or bet on some other fellow's business. So you lost, or make less,—99 times in a 100—than you would had you bet on your own business,—if you are any good at all.

You are a worker for wage,—don't weaken your effort and character by wasting substance and strength that you must save and bet on yourself in the business you are determined to have for yourself some day.

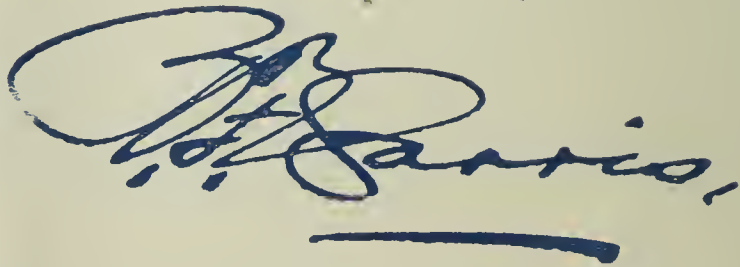
Know your business, know yourself and your purpose, and bet on it for all you're worth,—for you have no time or money to bet or gamble on the other fellow's game until yours is finished for your own family, fire-side and future.

This is the road to Character, and character begets confidence and goodwill,—the only real assets of Business and Life, and the kind your banker likes.

Bet always and first on your own Business, own Home and Progress,—and your own locality.

If you do that, the best you know how, at least ten good honest hours a day, it won't be long till you know you're right and a ringer.

June 1st, 1920
First National Bank
Champaign, Ill.



HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)

"Where there is no vision the people perish"

In My Neighbor's Prosperity Lies My Security



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What They Think

YOU will remember that the last issue of "Home and Progress" requested you to reply on the post card enclosed,—whether or not you cared for and wanted us to continue publishing it and "what you liked best and least in it."

A very large per cent of our thousands of readers were interested and appreciative enough to reply. If you failed to reply, won't you do so, as we don't want to annoy you with Home and Progress, if you don't care for it.

You will probably be as much interested in what our readers say as we for simply as sample statements out of the great flood of replies, we quote the following:—

I like the advice given in Home and Progress, and enjoy reading it from start to finish. I thank you for the same.

I don't care to suggest making any change. It is good enough for me as it is. Many thanks.

Motto—Save.

I like the articles on the encouragement of thrift. Also articles on patriotism, honesty, morality, etc.

Been reading it for two years. It is worth while; I do not believe in any foreign principles interfering in our public institutions.

I get many helps from Home and Progress, and would willingly pay subscription if necessary, not only for myself, but for many others that can be helped when induced to read it.

It covers a field that is not covered by any other publication. I commend its present policy!

I like it all, especially its helpfulness and good advice, also good poetry; and as far as I can see, nothing of practical value has been omitted.

This is one of the best and most valuable periodicals that come to our home, and is filled with good things for the entire family.

Like best its advice to young and old.

Don't know what I would like that it don't contain.

I like best its good common sense, and I find nothing in it to condemn.

I like best the standards of thrift and honest living that appear throughout your little publication.

I like best your efforts to induce people not to waste the small items, and to pay all bills, thereby living within their income.

So far I have discovered only good things in "Home and Progress." It is a very helpful little magazine, and whoever is responsible for it has my encouragement and applause.

About the best thing that I notice is the advice to watch rascals that are going around and trying to sell worthless property for good money.

Among other things, I like the sane attitude on the obligations of citizenship.

I like best the social uplift atmosphere and encouragement of young people.

Could suggest no improvement in "Home and Progress." It is 100 per cent. Will look forward for my copy of each issue.

I find the "Banking and Trust Question" of very great help and interest.

I think the deposit saving is the best to learn young.

It is all good. But I think good citizenship stands at the head, for if you have good citizenship, we will have all the others.

We like the continual urge for every one to get a home.

The wholesome spirit of helpfulness, good advice, and optimism.

I like the good cheer that it brings. Also its efforts to make Champaign County a better place for a better people to live.

I like its progressiveness.

The good advice it gives and stress it puts upon the importance of working and saving while one is young and has the ambition and health to do it.

The Man For the Job

THE times call for a man as resolute as Washington, as patient as Lincoln, as modern as Roosevelt—a man who knows the facts of history; a man not to be surprised; a man who believes in the destiny of democracy; a man who can get on with men; a man who can take counsel and give counsel; a man who knows for truth that no man builds alone; a man who hates injustice; a man who understands that the weak can not be strengthened by destroying the strong; a man who knows that time is the essence of all human achievement; a man who knows that the distribution of wealth is a matter of economic and not statute law; a man who would risk being called a demagog and not be a demagog; a man who would risk being “as revolutionary as science” or “as reactionary as the multiplication table;” a man whose word is a bond; a man who believes that work is a blessing and not a curse; a man who knows that poverty can be as predatory as wealth; a man who can be as simple as a little child with the simple, and as guileful as the devil with forces which would undo his country; a man who would try to have his country right in the eyes of mankind, but who will stand by his country, right or wrong, against all the world; a man who believes that the United States has rendered humanity a large service and has larger services to render; a man who believes in American institutions and who would sacrifice himself and all he possesses to preserve them; a man who will obey the law and who will exact obedience to the law; a man who will not capitulate to clamor; a man without ears for the siren voices of special privilege and wilful minorities; a man who contemplates our past not as a guttering lamp of failure, but as a blazing torch lighting the way toward the future, renewing faith in the fair destiny of a government for all of the people, by all of the people! A year’s work, a year’s listening, a year’s going about the country in an endeavor to get a public opinion, is contained in that paragraph. I have simply put in type the sort of man the great mass of sturdy American citizenship, regardless of party allegiance, yearns to see on the job. I found him by mingling with and listening to men and women in every walk of life and representing every section of the Union. He is the sort of man you, who happen to be reading this, if you think in American terms,

frame in your vision. Analyze the elements of his composition. There is not a super-quality among them. It is wholly of the stuff which has accomplished success in every notably large American business and enterprise. The people of these United States want these questions answered finally and unmistakably:—

1. Reaffirmation or denial of the fundamental principle of democracy, rule by majority.

2. Reaffirmation or denial of the principle of equality in law, equality in opportunity, equality in privilege, equality in duty, equality in responsibility.

3. Reaffirmation or denial of the rights of property.

4. Reaffirmation or denial that freemen inherit inalienable rights of self-defense, of choosing the form of labor which pleases them and enjoying whatever rewards accrue from that labor.

5. Denial or affirmation of the right of any group or organized minority of the population to strike against the public safety or public comfort under any circumstances.

6. Denial or affirmation of the right of any individual or corporate employer to lock out workers as a means of penalization.

7. Denial or affirmation of the right of employer and employees, individually or collectively, to stand apart in disagreement, to the detriment of public interest.

The case translated into national and international issues stands:

1. Abandonment of or adherence to the policy of seeking and extending friendly relations with all recognized governments and entering into entangling relations with none.

2. Reaffirmation or abrogation of the doctrine of Monroe.

3. Affirmation or denial of the proposition that the United States must be untrammelled and self-sustaining if it is to serve the future as it has the past.

Those issues will crystalize in the man whom we are to elect President. No matter who he may be he must face them. He can not evade them. His party can not evade them. As the leader of his party he must give utterance to unequivocal affirmation or negation of each one of them. And as he answers he will compose or fail to compose his warrant as Chief Executive—the warrant which the nation will sign on November 4, 1920.

By William Brown Meloney.

The "Matter With" America

WHAT'S the matter with America these days?

Too many diamonds, not enough alarm clocks.

Too many silk shirts, not enough of blue flannel.

Too many pointed-toed shoes, and not enough square-toed.

Too many serge suits and not enough overalls.

Too much décollete and not enough aprons.

Too many satin-upholstered limousines and not enough cows.

Too many consumers and not enough producers.

Too much oil stock and not enough savings accounts.

Too much envy of the results of hard work and too little desire to emulate it.

Too many desiring short cuts to wealth and too few willing to pay the price.

Too much of the spirit of "get while the getting is good" and not enough of old-fashioned Christianity.

Too much discontent that vents itself in mere complaining and too little real effort to remedy conditions.

Too much class consciousness and too little common democracy and love of humanity.

—Fargo (N. D.) Forum.

— SAVE —

A Fine Citizen Gone

SINCE our last issue, our old and valued friend and customer, George F. Rising, one of our oldest and best known farmer-citizens has gone beyond.

George Rising was a public spirited, progressive, constructive farmer, in the days long gone when there were scarcely a dozen farmers in all this section of his progressive type. He was identified with every movement for better farming, high bred livestock, good roads, a good county fair and he was known and loved far and wide. He was a cherished friend of four generations of the Harris family who have conducted this bank and a fine contingent of sons and daughters and grandchildren are taking his place on our bank records.

— SAVE —

Safety Rule

In stock speculation always buy at the bottom prices, and then be prepared to see the bottom drop out.—Boston Transcript.

Habit Forming

1. Make good resolutions intelligently, and record them.

2. Take advantage of every circumstance that will help you to keep your resolutions.

3. Keep away from temptation.

4. Keep away from associates who discourage you.

5. Put yourself in right relations to encourage you in the new way.

6. Seize the first opportunity to act on resolutions you make.

7. Make engagements that will keep you out of the old way.

8. Never suffer an exception to occur to hinder the new habit from becoming securely rooted in your life.

9. Remember until the new habit is fixed, each lapse makes the effort more difficult.

10. It is the keeping, and not the making, of good resolutions which affects the brain.

— SAVE —

One successful man says that out of 100 young people of twenty years of age, all of them hope for success in life, but the average results, thirty years later, are as follows:

Complete success	----- 3
Partial success	-----40
Slight success	-----30
Respectable failure	-----20
Complete failure	-----20

He adds: "No good fortune can happen to anybody without there being good reason for it." Are you doing a full day's work and SAVING?

— SAVE —

The Twelve Big Principles

The value of time.

The success of perseverance.

The pleasure of working.

The dignity of simplicity.

The worth of character.

The power of kindness.

The influence of example.

The obligation of duty.

The wisdom of economy.

The virtue of patience.

The improvement of talent.

The joy of originating.

— SAVE —

Health and long life are usually blessings of the poor, not of the rich—and, indeed, if a rich man does not, in many things, live like a poor man, he will certainly be the worse for his riches.—Sir William Temple.

What the Experts Think

“THE Fourth Estate,” New York City, March 27, carries a column article by the great advertising expert W. C. Freeman, written in reference to “Home and Progress.” The Fourth Estate goes to newspaper printing and advertising people throughout the nation and a portion of its article reads as follows:—

“Home and Progress is the name of a publication issued quarterly by the Harris Bank, Champaign, Ill. The Harris Bank is the First National.

“On the front page of Home and Progress is a picture of the bank building supported on both sides by pillars on which these words appear: “Good Citizenship, Good Roads, Good Schools, Sanitation, Community Betterment, Town and Country Co-operation, Soil Fertility, Thrift, More Home Owners, Civic Pride, Clean Streets, Children’s Welfare.” A bit unusual for a bank, is it not?

“Then inside the publication one is delighted to read on its fourteen pages a great deal of very human and inspiring material. There was a peach of an article on the front inside cover in the last issue written by Mr. Harris. It was entitled “One God, One Flag, One Language and One Loyalty.” Again unusual for a bank, is it not?

“I wish the readers of The Fourth Estate would write to B. F. Harris, Champaign, Ill., and ask him to forward them copies of Home and Progress. Particularly should advertising men write for copies and then, when they receive them, they should make a systematic canvass of the banks in their home towns and show them what they can do for their communities by advertising the human side of financial institutions. There is a great need of letting people know that finance is not wholly devoid of heart.”

— SAVE —

Lower Steady Wages Pay Best

THE following tables show the money saved by persons who keep steadily employed, and the net loss to persons who are inclined to lay off two days each week. These tables are submitted by Dan V. White, State Superintendent of the Indiana Free Employment Service. Mr. White says:—“For the purpose of illustration, my conclusions are based upon a wage of \$5.00 per day for the worker, with a total fixed living expense of \$2.50 per day. Table No. 1 shows a weekly

saving of \$15.00 for the worker who remains on the job. Table No. 2 shows that even though the person works 4 days per week at \$5.00 per day with a fixed living expense of \$2.50 per day, he will actually suffer a net loss of \$5.00.

Table No. 1

(Showing Weekly Saving of \$15.00 by keeping steadily employed).

Money earned Day	Fixed expense	Lost by idleness	Saved	Net Loss
1st \$ 5.00	\$ 2.50		\$ 2.50	
2nd 5.00	2.50		2.50	
3rd 5.00	2.50		2.50	
4th 5.00	2.50		2.50	
5th 5.00	2.50		2.50	
6th 5.00	2.50		2.50	

\$30.00	\$15.00	Nothing	\$15.00	Nothing
Total Wages Received				\$30.00
Total Fixed Expenses				15.00
Total Money Saved				\$15.00

Table No. 2

(Showing actual money loss to worker who is idle two days each week).

Money earned Day	Fixed expense	Lost by idleness	Saved	Net Loss
1st \$ 5.00	\$ 2.50			
2nd 5.00	2.50			
3rd Idle	2.50	\$ 5.00		
4th 5.00	2.50			
5th 5.00	2.50			
6th Idle	2.50	5.00		

\$20.00	\$15.00	\$10.00	Nothing	\$ 5.00
Total Fixed Expense				\$15.00
Total Loss by Idleness				10.00
Total Money Earned				\$25.00
				20.00

Loss to Worker-----\$ 5.00

These figures show the difference between steady, good farm wages *every* day and city pay by the day, with day off by weather and other reasons.

— SAVE —

Notice that “I” is at the center of w-i-n.

— SAVE —

The new Labor Party’s program is a Joseph’s coat of many colors, with red predominating.

The Splendid Gamble

WE are still convinced of man's inherent obligation to prove his quality in open competition and of his right to have and to hold what he fairly earns.

We seek out merit—we exalt and reward it; how else may we discourage indolence, unambition and cowardice?

Humanity is in debt for all betterment to individual effort. As we look back over the arduous, soul-paved road by which we came up from the mires, we know that our gratitude is not to the many but to the few who thought and strove to improve the race.

The majority is never resolved nor inventive nor original, so genius and initiative must have thoroughfare and guarantees of renown and security, or men will soon cease to serve their dreams and talents.

We are not of one caliber—simply born free to elect our own careers and born equal only in the chance to share prevailing opportunity.

That is what America means by liberty. If Fortune's cards were all of one value, life would be robbed of expectation, and the splendid gambles against time and distance for new lands, new forces, new wealths that enrich all folk, would end.

Kings may not be necessary, but aces are, and we refuse to allow the discontented deuce spots of the world to eliminate them from our deck.

I once saw a fruit sorting machine in an Oregon nursery upon which the promiscuous yield of the orchard was dumped and left to grade itself. The little apples that had failed to win their share of sun and sap, dropped soonest. But the big fellows rolled on and on until they came to maximum openings.

And as I watched I saw America exemplified—America which allows each man to find his fitting place.

And I felt sure that many of the biggest apples in that harvest sprang from some struggling little cull that couldn't make good in its own time but had passed its aborted determination on to another growth.

And then Lincoln the rail splitter rose before my eyes and Andrew Jackson squatting on his tailor's bench and Garfield walking along the towpath and Grover Cleveland delivering groceries and the child Harriman scraping his meager plate at a poor preach-

er's table and Henry Ford tinkering in the wood-shed and Herbert Hoover tramping his lonely miles to a country school.

We let folks sort themselves here—that's why we're great—greater than any people that ever lived, and we'll stay great and grow greater year by year until we rob our children of their inheritance by plugging the big holes in the grading machine. Then the national orchard will wither and we shall be a runt nation.

Whoever has read our past knows that we welcome odds. The spirit that sent two million untrained fighting men across seas to end autocracy over yonder does not endorse political formulas which would saddle a worse autocracy upon us—the autocracy of the inferior, the black autocracy of intolerance and envy—intolerance of superiority, envy of enterprise and distinction.

We ever believe that our sons shall yet stand in the high places we fail to reach. Every true American fondly hopes to bring a Lincoln, a Marshall Field or a Carnegie from his loins and wants the game kept open until the boy can make his play:

—Herbert Kaufman.

—SAVE—

Persistency

LIKE a heavy freight train getting under way.

The engine snorts once, whoof! No motion. Only the wheels spin.

Whoof! again. Still no motion.

Whoof-whoof-whoof-whoof! You can see it getting ready to start; you can feel the momentum coming.

Choo-choo, choo-choo, choo-choo! It begins to creep, it begins to rumble, it begins to go—as fast as a man can walk, as fast as a man can run, as fast as a horse can race, and presently the long train is rattling across country twenty miles an hour.

Persistency does it.

If the locomotive gave one heave and stopped, it might pull the train half an inch. At that rate it would take two weeks to go a mile and the train would never get to Chicago.

Getting up momentum is what does it. After the first slow efforts the train almost goes of itself. It is easier to keep on going than it is to stop.

A Terrible Tax

VERY few of us "kick" on paying taxes when we know that we are getting something like value for the money paid out, and that the tax money is being used for legitimate and constructive expense in the various branches of government, or invested, as much of our taxes ought to be invested, in the big, far-sighted things that take care of the future, such as schools, universities, roads, water-ways, etc.

The great difficulty is, and always will be, in levying the taxes justly so that each bears his proportion of the burden, and in such a way that individual initiative and ambition, and the extension and development of business is not retarded, nor the tax of such a nature or in such amounts in certain directions that it has to be added to the cost of everything that everybody has to buy.

Every person who has studied the present U. S. Federal tax system, which was put on during the war, realizes that the tax is Socialistic and not scientific; that it was compounded by politicians and accepted by the people, who were willing to do anything to help the country in a crisis. The politico-socialistic talk of those politicians was to the effect that they were taxing the big rich fellows, the big manufacturers, the big wholesale and retail folks, and they were letting all the workers and the small folks escape.

How did this work out? Let us take up just one of the many features that are working a most serious injury to the country.

A large manufacturer, for instance, before the war was making say \$100,000.00 a year net profit. Under the present income and excess profits tax system, he would have to pay at least \$35,000 of this as tax to the government, and the larger his business, the more in proportion he would have to pay, running up the 60 and 70 per cent of his net profits.

It is perfectly natural for this manufacturer, therefore, and in most cases necessary, for him to add this \$35,000 or 35 per cent to the cost of his product, which is sold to the wholesaler or jobber. The latter in turn, comes under the same tax law, and he has to add another 35 or more per cent just to cover the tax alone. Then the retail merchant, who has had to pay a price for his goods that includes the tax added by the manufacturer and wholesaler and jobber who

have preceded him, has to add on his tax per cent.

The result is that everyone in a perfectly honest way, to meet such inequitable, uneconomic and unscientific taxes, has in this way to get two or three times the price for his article that he used to get, or lose money.

Just this feature alone explains one of the many sources that go to make up the high cost of living.

Some of the other reasons are;—greater demand than there is supply,—that is, a shortage of production, which shortage is increased in all the city industries because the men and women in those industries are from 10 to 30 per cent less efficient and productive than they used to be or should be.

The point, however, in the story is that the manner of levying these present U. S. Government taxes is doing the country an injury from which it will take years to recover.

Congress is made up largely of politicians who haven't any courage, and who think about votes and holding their jobs more than they do about the general welfare of the people. They are afraid that if they change this tax, as they know it ought to be changed, other politicians will say they are trying to ease up the tax on the rich fellow and put it on the poor fellow, when, as a matter of fact and as indicated above, the poor fellow.—and every man and woman who has to buy anything—is really paying the tax today that the politician told us a few years ago he was putting on the well-to-do.

If this present Congress does not act, and remodel the tax law, then we will have to wait two or three years until another Congress can act, and the very gravest harm will be done in the meantime.

The very wealthy man today gets more net income left, under the present tax, by holding municipal and government bonds that are tax exempt and that return him around 4 per cent, than he would have if he invested his funds in an enterprise that earned him 17 per cent or more.

The result of this is that the big investors who would otherwise be putting their money into enterprises that would increase production and build up the country, can't afford to do it under this present tax system; so,—instead of investing their money in railroads and big industrial and manufacturing enterprises, that would increase production, but where the government would take their

profits all away,—they are naturally playing safe in buying low-rate, tax exempt securities.

Have we made this point plain; do you see how serious the situation is,—a situation that should and could be easily corrected if Congress would act.

The present tax is on income and profits. If we should have a great panic or a great fall-off in business, income and profits of everybody would be so cut down or wiped out that even this present tax system would not begin to bring the revenue that the government needs. In other words, a tax on profits and income is very unstable and undependable, because profits are never certain, whereas a tax on sales would be widely spread, much more equitable and most dependable. A man may have sales of a million dollars, but no profits, in lean years. If the tax were on sales, the government is sure to get revenue, but if it is on profits, the government would lose out.

It is calculated that a one per cent tax on sales would alone produce more revenue than all the present complicated and destructive system and yet a one per cent rate is so low that it could not possibly appreciably increase the cost of what everybody has to buy.

We must not fool ourselves:—taxes on business like wages in public utilities are finally paid by the public. I call this a "Terrible Tax," not because it is so terribly inequitable and uneconomic, but because in its operation it works terrific havoc to industry in general; to the cost of living in particular and even then may leave the government without adequate revenue. It's plain and simple if you figure it out, but the thing to do is to get your Congress to act.

— SAVE —

Outsiders Are the Trouble Makers

NINETY-EIGHT per cent of all the trouble between employer and employee in industry is superinduced by the pestiferous, non-productive outsider who is sedulously busy telling those on the inside just how they can get more by doing less. These self-appointed guardians of the so-called oppressed assume that the wage-earning masses are fools and need experts to tell them how to deal with their employers.

Remember:—

That all people who actually work usefully with their hands, feet or brains are workers.

That all those not so engaged or who are not physically or mentally disqualified are loafers.

That loafers have no inherent rights of any kind, since all men were created to work.

That there is not a sane employer of labor in America who denies to wage-earners or anybody else the abstract right of organization for worthy ends.

That the right of organization does not carry with it the right to intimidate and terrorize.

That the salary of the average labor leader is larger than that of the average employer.

That wages are higher today even in proportion to the cost of living than ever before in the history of this country.

That the American laborer is the highest paid laborer on earth.

That the greatest unrest and most disturbance today are in those crafts and among those classes that are the best paid.

That men's obligations are more important than their rights.

That there is no political solution to an economic problem.

That employers and employees have sense and morals enough to settle their own problems and need to be let alone.

The proper observance of these irrefutable facts is one of the greatest of the hour.—
Manufacturers' News, March 18, 1920.

— SAVE —

"Con"

"More than 5,000 stock frauds have come to light in New York City alone within the past six months—of these over 75 per cent extracted Liberty Bonds in return for 'con' stock."—Saturday Evening Post.

This bank has an Investment Service Department to investigate and get information on all stock propositions.

We will gladly advise you—whether you are a customer or not—on any investment.

Feel free to make use of this service—there is no charge at the First National, Champaign.

— SAVE —

"A successful banker is composed of about one-fifth accountant, two-fifths lawyer, three-fifths political economist, and four-fifths gentleman and scholar—total ten fifths—double size. Any smaller person may be a pawnbroker or a promoter, but not a banker."—George E. Allen.

Practical Suggestions about the Preparation and Safe-keeping of a Will

THE following are offered as some practical suggestions about the preparation and safe-keeping of a will which, if observed, may avoid confusion among the parties interested and save loss to the beneficiaries and delay in the settlement of the estate.

1. Fastening the Several Sheets of the Will Together and Having the Testator Put His Name or Initials on Each Sheet.—If a will covers several sheets of paper, then the sheets ought to be securely stapled or sewed, not merely clipped or folded together, and the testator ought to write his name or initials on each sheet and so state in the *in Testimonium* clause. If both these precautions are not taken, an unscrupulous person might slip one sheet out and insert another without detection.

2. Having Three Witnesses.—He must have three witnesses who sign in his presence and the presence of each other and at his request to "witness his last will."

3. Erasures, Corrections, and Interlineations.—If an erasure, correction, or interlineation is made before the signing of the will, there should be a statement to that effect written between the Attestation Clause and the signature of the witnesses. And if the changes are of any moment, the entire will should be rewritten. No erasures, corrections, or interlineations whatever should be made by the testator after the execution of his will because, being unwitnessed, they are void. If the testator wishes to change his will in any respect, he should either execute a codicil or, even better, write a new will.

4. Keeping Statement of Condition of Estate along with Will.—A Testator seldom does or seldom can include a complete description of his estate in his will because the will speaks as of the date of the death and much of the estate may be acquired between the date of the execution of the will and of the testator's death. But a testator should keep filed along with his will an up-to-date summary, not necessarily an itemized inventory, of his property, real as well as personal. This will enable his executor at once to take over and begin the administration of his estate. It saves the long and tedious and sometimes fruitless search for insurance policies and securities that members of the fam-

ily thought the testator had with the all too frequent questions and suspicions among the beneficiaries if the paper cannot be found. Moreover, the testator ought to keep filed along with his will a statement of the principal items of his indebtedness and, if any of the claims against him should be contested, a statement of the circumstances under which the claims arose and a resume of the evidence that may be produced to defeat them. Executors oftentimes have to pay unconscionable claims against an estate because all knowledge of the source of the evidence was buried with the testator.

5. Custody of Will.—One's will is usually the most important, therefore should be in keeping with its dignity. If retained by the testator, it should be kept with his most valuable papers, those to which he alone or his confidantes have access. But ordinarily it is better to place the will in a safe deposit vault and give authority to the keeper of the vault to deliver the will to the executor at the testator's death. This is better—apart from the point of safety—even than the testator's keeping it in his possession in a safe howsoever strong it may be because it takes away from him the temptation to alter the document by erasures, corrections, and interlineations and by so doing, in his ignorance of the law, work a partial if not total revocation of his will. The better course is to keep in his possession a copy of the will upon which he may note any changes he desires and, when his mind is clear as to the changes he desires, have the attorney who prepared the will prepare a codicil or rewrite the entire will.

6. Compensation of Executor and Trustee.—The testator should either have a definite agreement about the compensation with the individual or bank he names executor and trustee or else he should provide in the will that the executor and trustee are to receive for their services the compensation allowed by law. To name the compensation either as a percentage or at a fixed sum without consulting the executor or trustee may force the executor or trustee to adopt one of two unpleasant courses—namely, either decline to serve on account of the inadequacy of the compensation or to proceed with the administration of the estate or the trust with the consciousness that the compensation is not commensurate with the services expected and required.

Financial Madness

LORD ROTHERMERE warns his countrymen that Great Britain, like the rest of Europe, is afflicted with financial dementia. So is this country.

It is financial madness for the United States government to be spending money—spending it seventeen months after the war—at the rate of more than seven billions of dollars a year. It is financial madness for the United States Government to be piling up a deficit at the rate of between three and four billions of dollars a year. It is financial madness for the United States Government, when it is pouring three-quarters of a billion of dollars into railroad losses, nearly half a billion of dollars into Shipping Board expenditures, and two-thirds of a billion of dollars into interest on the public debt, to propose to pile on top of such prodigious outlays and deficits billions more of indiscriminate bonus distributions and other drains of the national treasure.

It is financial madness for American industries, when they are facing interminable taxes of stupendous volume, when men will not work and capital will not flow, to be borrowing billions of dollars to put into new construction, reconstruction, extensions and improvements at prohibitive costs of interest, prohibitive costs of materials, prohibitive costs of labor.

It is financial madness for the American people, when they are facing like taxes, facing inordinate living costs, facing a desperate struggle to make both ends meet, to be spending money like men delirious on all sorts of non-essentials, pleasure, indulgence and follies.

When the only way to decrease prices of commodities is to increase production and the only way to have money enough to do the nation's legitimate work is to stop prodigal waste, it is financial madness and it is economic madness for hundreds of thousands of workers to be incessantly off their jobs on strike, but for all the public to go on spending none the less wildly.

The United States Government must check its mad spending and pay up its billions of I. O. U.'s. The American people must cut off every penny of waste that can be trimmed from their careless, reckless spendings and get down to hard work. If the United States

Government and the American people both together don't slap on the brakes, then, with all the riches nature has bestowed upon this country, with all the opulence there is for its sons to gain by energy, in industry and thrift, we shall go careening through financial squander and economic profligacy into disaster as terrific and lasting as felt upon Europe through war's carnage and destruction.

—*The Sun and The New York Herald* of April 20, 1920.

—SAVE—

Be the Best of Whatever You Are

IF you can't be a pine on the top of the hill
Be a scrub in the valley—but be
The best little scrub at the side of the rill;
Be a bush if you can't be a tree.

"If you can't be a bush be a bit of the grass,
Some highway to happier make,
If you can't be a muskie then just be a bass—
But the liveliest bass in the lake!

"We can't all be captains, we've got to be
crew,

There's something for all of us here;
There's big work to do and there's lesser to
do,

And the task we must do is the near.

"If you can't be a highway then just be a
trail,

If you can't be the sun be a star;

It isn't by size that you win or you fail—

Be the best of whatever you are."

—SAVE—

Children

There is nothing in the world so important as little children; nothing so interesting. If you wish to go in for philanthropy, if ever you wish to be of any use in the world, do something for little children. If ever you yearn to be truly wise, study children.

We can dress the sore, bandage the wound, imprison the criminal, heal the sick and bury the dead, but there is always a chance that we can save the child. If the great army of philanthropists ever exterminate sin and pestilence, ever work out the race's salvation, it will be because a little child has led them.

—David Starr Jordan.

—SAVE—

Thinking costs nothing, yet creates everything.

The Rights of the Public

A VERY decided change has taken place in this country in the past year, in one phase of industrial disputes. This change is scarcely noticed by the people. Nevertheless, it is of the greatest importance, and may eventually bring about industrial peace, or at least industrial justice.

The change is in the attitude of the people towards themselves in industrial disputes. There has been forced a recognition of the rights of the public, with the result that strikes, or strike conditions, are now being considered not merely in the light of how it will affect the workers, or how it will affect the employers, but how it will affect both, and particularly how it will affect the public.

It was not so long ago that leaders of the workers merely considered their own viewpoint, the possibilities of success, and the methods by which success could be attained, when they determine upon a strike or upon the breaking of a contract. The attitude of the management was not quite the same, but it did not take into consideration, in the very first place, the public. Therefore, the two parties to the dispute usually set up their own individual interests, in considering the points at issue, and the decision had no reference whatever to the effect of the strike on the general public.

This is being changed, and the change has been brought about by the very positive resentment of the people towards strike leaders and stiff-necked management. The coal strike, the steel strike, and the threatened railroad strike, were all factors in bringing about the present very desirable condition of affairs.

It is not intended to assert that the public, at the present time, has a complete power in the matter of industrial disputes. It has not. What has happened is that strike leaders and management look at the public side of the question at the same time they consider their own position. This is an excellent beginning. It can only be carried through to a completely successful conclusion if the public will maintain an attitude of watchfulness and an aggressive attitude, so far as their own rights are concerned.

The coal strike threatened the public with freezing, and the strikers took into consideration that fact as a possible asset in their

campaign to win. The railroad brotherhoods, in contemplating a strike, would rely a great deal on the fact that the danger of starvation to the public, combined with demagogic newspapers and demagogues in office, might bring about a compromise which might be to their benefit. The public has been used as a means to an end, and that end the success of a strike through penalizing and hurting the public. In actuality these things have served to arouse the public to its real peril and its real power.

It seems strange that, in all the years that the public has suffered through industrial disputes, strikes in industry and on public utilities, it has failed to recognize the fact that it held the whip hand. It also failed to recognize that it had a paramount right, the right to service, the right to comfort and security. The awakening of the people came only with the drastic disorders, and even terrors of the coal strike.

There are those who fail to realize the grave danger which confronted the country in the coal strike. But the people in many States actually suffered, and awoke to the conditions which existed. The coal strike was responsible for the Kansas law which practically prohibits strikes. That law is merely the voice of the people asserting their own rights, and properly placing the grievances and demands of both labor and management in a subordinate, but perfectly equitable, position.

It remains to be seen whether the Congress of the United States will not eventually come to a point of recognizing primarily the rights of all the people, and subordinating, in their consideration of such questions, the demands of both labor and management.

The progress which has been made in establishing the **priority of the rights** of the people is reflected in the attitude of the railroad workers, who made such a bitter fight on the Railroad Bill. A year ago the leaders of the brotherhoods would have promptly called a strike to bolster up their protests. The reason they failed to do so now is because they know that public resentment would bring about the exercise of executive power to break the strike, and would compel the enactment of laws which would practically destroy any power which the leaders may have.

It is very necessary that the public should realize what has happened and that it should continue to insist upon its own rights, and make such insistence perfectly clear to those in control of public utilities, and industries, to the workers and their leaders, to Congress and the State Legislatures.

The public has a paramount right to protect itself, and all that is needed is a realization of that right, and a determination that it shall not be subordinated to the whim or the will of any man, or set of men, or any combination of class with politicians. The situation today is reassuring, and the public should push its advantage to the point where it will never again be penalized because of industrial disputes, or disputes between workers and the owners and managers of public utilities.

—SAVE—

Law and Order

“LET every American, every lover of liberty, every well wisher to his posterity, swear by the blood of the Revolution never to violate in the least particular the laws of the country and never to tolerate their violation. * * * Let every man remember that to violate the law is to trample on the blood of his own father, and to tear the charter of his own and his children's liberty.

“Let reverence for the laws be breathed by every American mother to the lisping babe that prattles on her lap; let it be taught in schools, in seminaries and in colleges; let it be written in primers, spelling books and in almanacs; let it be preached from the pulpit, proclaimed in legislative halls, and enforced in courts of justice. And, in short, let it become the political religion of the nation, and let the old and the young, the rich and the poor, the grave and the gay of all sexes and tongues and colors and conditions sacrifice unceasingly upon its altars.”

—Abraham Lincoln.

—SAVE—

Begin With the Child

AT a recent thrift lecture an auditor sagely remarked: “It is all right to preach thrift to old spenders, but it won't get under their skin; thrift, like other virtues, must be inculcated at home during the days of childhood, then it will be something like a guardian angel for life.”

That was a sound observation, for it is with thrift as with everything else: “As the

twig is bent the tree's inclined.” During the present thrift campaign parents cannot make a better resolve than to make it a rule to use the many occasions and incidents of daily life to impress on the plastic minds of the children the value of thrift—the wisdom of making small self-denials in order to secure a greater good.

Begin early to teach the children the real value of money. Give them small amounts let them put a portion in a toy bank. Later on give them a pass-book in a building and loan association. Training the young early in life that they must learn to save some of their money, means much to their future success.

—SAVE—

The Church's Stand

WHAT does the church stand for? You've heard that question asked often.

The Methodist church has made clear where it stands. This was done in the address of 34 bishops of the church at the quadrennial general conference meeting in Des Moines, Iowa.

“The church will stand,” said the bishops, “in unflinching, uncompromising denunciation of all violations of law; against all murderous child labor; all foul sweatshops; all unsafe mines; all deadly tenements, all starvation wages, all excessive hours for those who toil, all profligate luxury, all standards of wages and life below the living standard, all unfairness and harshness of conditions, all brutal exactions, whether of the employer or union; all overlordships, whether of capital or labor; all Godless profiteering, whether in food, clothing or wages; against all inhumanity, injustice and blighting inequality; against all class-minded men who demand special privileges or exceptions on behalf of their class.

“In this materialistic day, the church seeks spiritual ends, with the eternal value of human life in view.”

A worthy platform to stand upon, isn't it?

—SAVE—

Absolute protection for documents, valuable papers and jewelry is afforded by the Safe Deposit Vaults of the HARRIS BANK.

Get a Safety Deposit Box Now,—HERE.

Nine Per Cent. of Farms Idle

ALMOST a million and three-quarters acres of Michigan's fertile farm lands—a total of 18,232 farms, will be idle this year.

Statistics compiled by Verne H. Church, field agent of the United States Bureau of Crop Estimates, shows that the remaining farm population of the state, 230,000 will fall far short of normal crop production. There are 30,300 vacant houses on Michigan farms, 10,000 of which have been vacated during the last year.

The number of men who have left farms of Michigan during the last three years is three times as great as the number of Michigan men who died or were killed in the civil war. There are enough vacant farm houses in Michigan to house conveniently the population of Grand Rapids.

Of the farms of the state, 8.74 per cent are wholly idle this year, an area of approximately 1,668,000 acres, equal to about five ordinary counties.

Of the 276,000 men on farms three years ago, 46,000 have since left, 20,000 of them during the past year. This unprecedented exodus, from farms indicates that city and industrial life have become more profitable and satisfactory than farm life.

With a steadily decreasing supply and increasing demand the price of food will continue to advance, the field agent asserts.

— SAVE —

Mr. Workman

SUPPOSE you were on a ship at sea, which sprung a serious leak, and were ordered to man the pumps to keep the ship afloat.

Would you put forth an extra effort to pump the water out of the ship and thus keep it afloat, or would you abandon the pumps and stand around and argue about the matter?

No doubt you'd get busy at once and you'd stay on the job as long as you had the strength to do so.

Of course you would, for if the ship sank you'd go down with it,—a matter of self-preservation.

Now, you and I are passengers on the ship of Industry, whether we admit it or not.

And it is up to us to help pump the water out of high prices, or the ship will surely sink, and WE WITH IT.

There is but one way to do it, and that is to increase production.

What has increased production to do with prices? Listen.

A man receiving \$4.00 per day for turning out five articles is costing the boss more than a \$5.00-per-day man whose daily output is eight.

In the first instance the average cost per unit is 80 cents, while in the second it is 62½ cents,—a difference of 17½ cents.

By employing \$5.00-per-day men the boss saves money and at the same time you are earning \$1.00 more per day than the \$4.00-per-day fellow.

Do you realize what that means to you in a year?

It means \$300.00 more pay to you—\$30,000.00 more to 100 men per year.

Think of it! While your boss pays out \$30,000.00 more in wages he can sell his product cheaper.

That's how you can help bring down prices and at the same time make more money for yourself—by increasing your output.

That's why everybody is now crying, Produce! Produce!! Produce!!!

Mr. Workman, this is your golden opportunity to raise your standard of living to a level heretofore undreamed of.

The small shop has not disappeared.

On the contrary, 95 per cent of the establishments in this country employ 100 men or less.

Are you now going to sit back and do nothing or are you going to be governed by sober reason and say, "I will produce more goods and thus help reduce prices and at the same time more money for myself."

Anyone who tells you that your success lies in reducing output and demanding more wages is deceiving you.

He serves no one but himself.

He will ruin this country and you with it if he succeeds in gaining enough followers!

You owe it to yourself, your country and your family, to put your shoulder to the wheel IMMEDIATELY.

This is the chance of a lifetime.

Opportunity knocks but once.

Will you open wide the door?

— SAVE —

You cannot build a reputation on the things you are going to do.—James J. Hill.

— SAVE —

I am always for the man who wishes to work.—Abraham Lincoln.

Am I My Brother's Keeper?

ABOVE all else this country needs a nation-wide revival of old-fashioned prayer-meeting religion—

A religion that makes men realize that if there is a Heaven, there must also of necessity be a Hell—

A religion that makes a man realize that every act is recorded on his own conscience, and that though that may slumber, it can never die—

A religion that makes an employer understand that if he is unfair to his employees and pays them less than fair wages, measured by his ability and their efficiency and zeal, he is a robber—

A religion that makes an employee know that if he does not give full and efficient service, he too is a robber—

A religion that makes a farmer, who packs bad fruit at the bottom and deceives the buyer by the good fruit on top, realize that he is a thief just as much as the one who robs a hen roost at night—

We need a revival of that religion which will make every man and woman strive in every act of life to do that which, on the great Judgment Day, they will wish they had done, as with soul uncovered they stand before the Judgment Seat of the Eternal.

A nation-wide acceptance of this, the only true religion in action, would bring business peace and world peace where there is now turmoil, and men would then cease to seek to gain their aims by lawless acts of immorality, but would in spirit and in deed follow the Divine command. "All things whatsoever ye would that men do to you, do ye even so to them."—Manufacturers' Record.

—SAVE—

Edison and the Eight-Hour Day

I AM GLAD the eight-hour day was not invented when I was a young man," said Thomas A. Edison on his 73rd birthday. "If my life had been made up of eight-hour days I do not believe I would have accomplished a great deal.

"I am not against the eight-hour day, or anything that protects labor from exploitation at the hands of ruthless employers, but it makes one sad to see young Americans shackle their abilities by blindly conforming to rules which force the industrious man to keep step with the shirker."

The same story might be told of every big, successful man. The progress of the world

has been due to the efforts of men who did their best, instead of the least they could get by with without losing their jobs.

—SAVE—

What Household Economy Really Is

JOHAN RUSKIN, one of the greatest English writers, did not think it out of place to use his genius to write of household economy.

"Economy," he said, "no more means saving money than it means spending money: it means administration of a house; its stewardship; spending or saving, whether money or time or anything else, to the best possible advantage."

—SAVE—

What the Friends of a Failure Said

He lacked tact.

Worry killed him.

He was too sensitive.

He couldn't say "no."

He did not find his place.

He never managed to save.

A little business paralyzed him.

He did not care how he looked.

He did not guard his weak point.

He was too proud to take advice.

He did not fall in love with his work.

He got into a rut and couldn't get out.

He did not learn to do things to a finish.

He loved ease; he didn't like to struggle.

He was the victim of the last man's advice.

He was loaded down with useless baggage.

—SAVE—

The prizes today are bigger than ever before for those who can hit the bull's eye. But marksmanship demands calm nerves, clear eyes and steady hands—and infinite practice. Are you training?

—SAVE—

One investment that pays good dividends is stick-to-itiveness.

—SAVE—

Foresight in business—preparing today to meet the needs of tomorrow—demands that your banking connections should be chosen with the future requirements of your business in mind. The proven facilities of the First National Bank, Champaign, are at your command.

—SAVE—

Again—

Big Enough to Serve You

Not too Big to Appreciate You

THREE FACTORS

THIS Bank is known as "the Bank of Service" and Real Service is based on 3 vital factors:

1. A desire to serve—
2. Knowledge,—and
3. Full facilities and security.

WE HAVE A GREAT RECORD TO MAINTAIN

We send "Home and Progress" to YOU because:—

FIRST:—We want to give YOU and the people of this community good, sound advice on financial matters; to help you all to become more prosperous and successful by pointing out to you various ways and means in which you can save and make money and, of course, make the best possible use of the opportunities before us all.

SECOND:—To help make you acquainted with the banking facilities of THE FIRST NATIONAL BANK OF CHAMPAIGN, the Oldest and Largest Bank in this community and the bank that offers you a complete banking service.

We want you to know us better. We want you to feel that your business—whether large or small—is not only welcome but wanted at this bank and that, to the very best of our ability, every officer and employee will show you every service and courtesy you could possibly ask.

You will like the friendliness of the FIRST NATIONAL BANK. You will like the personal interest that is taken in you and your affairs. And you will like the sane, progressive policy of this institution.

FIRST NATIONAL BANK

(The Harris Bank)
Champaign

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H. S. Capron, Cashier
F. H. Barton, Auditor

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HOME AND PROGRESS

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More Home
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Welfare

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

He Profits Most Who Covets Profit Least

If it meets a great public need, any industrial enterprise can choose between being a mere business, and a business *institution*.

It can choose between the two kinds of money which can be made in business—the ephemeral kind, or the clean and the lasting kind.

A business can be built in a year, a month, or even a day.

But a business *institution* should command the noblest endeavors of a life time.

A business success, so called, can be compounded of man's lesser, and even his baser abilities.

It can be built by mere energy, or enterprise, or by expedience—or constructed of cunning, and craft, and chicane.

But a business *institution* cannot be created unless it partakes of the spirit as well as the intellect, the soul as well as the body.

A mere business success, so called, measures that success by the amount of money it amasses.

A business *institution* concerns itself, first, not with the amount, but with the *kind* of money which it accumulates.

The one centers its activities upon

the *first* thoughts of the buyer, the other upon his *last* thoughts.

The one deals in immediate *money*, the other in ultimate *good will*.

It is one of the rewards of the *institution* that is pre-occupied with quality, and correspondingly careless of profit, that large profit always follows.

And a still greater reward, that it is a clean profit, which endures long after the other is dead.

The most precious asset that can accrue to any business institution is the pleasant thoughts which people think about it.

When those pleasant thoughts, multiplied many million times, have crystalized into a deep-rooted conviction, then a spirit has been added to the body—the mere business has become a business *institution*.

Upon those who direct its destinies, only one necessity, only one duty, devolves forever after.

Let them see to it that they do not lapse, even in thought, from their high purpose of keeping faith.

Let them take care that they continue to be worthy of the precious trust reposed in them.

HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)

"Where there is no vision the people perish"

In My Neighbor's Prosperity Lies My Security



VOL. V No. 3

CHAMPAIGN, ILLINOIS

SEPTEMBER 1920

Farm Loans

THIS part of Illinois has been in the past largely dependent upon the life insurance companies for the money or credit with which to finance its farm purchases. Because of the stable value of our land, and the certainty of its productivity, the rate of interest charged has been until of late years, lower than has prevailed upon any other form of mortgage loan excepting possibly those secured upon what is known as central business property in the larger cities.

The stupendous movement in farm lands which prevailed during the year 1919, coming to an apex with the March first settlements of 1920, with selling prices enhanced to a figure never before known, engaged such enormous sums that the supply was to all practical purposes exhausted, and more, in that monies ordinarily reserved for commercial needs, the carrying of crops—facilitating merchandising, and for transportation, were diverted to the farm loan field. This produced a situation now existent, of a dearth of money for farm loans with the probability that during the coming year there will not be enough to nearly fill all the demand—due to the unusual scarcity of credit all over the world caused by the war and its after effects, there have been thrown upon the market securities of the highest class—bonds and stocks of unques-

tioned merit, at prices that return to the purchaser a much higher rate than would a farm mortgage. In consequence the investor who ordinarily would take farm loans is out of the market for that class of obligation and the supply is still further depleted.

In competition with the farm owner desiring to finance his purchase is the government of the U. S. issuing its notes carrying from $5\frac{1}{2}\%$ to 6% free of all local tax and income tax and in addition thereto are the various state and municipal corporations—counties, townships, school districts, and cities putting out their bonds at rates yielding from 5% and up, the interest on which is free from both income and surtax. The competition is therefore most keen and the prospect for the negotiating of farm loans is not at all encouraging. We feel that our friends should be informed regarding the possibilities and suggest that they should make their arrangements for maturing loans as early as possible and to those who may be contemplating the acquiring of land where the use of borrowed money is required, we would say that by all means before entering into a contract for the purchase it would be the better part of wisdom to have a definite agreement with some responsible lending agency for the money to be borrowed.

—SAVE—

EVERY year many young doctors in our large cities suffer actual privation while waiting for their first patients; some are forced sooner or later to abandon their profession entirely. Yet in country districts the need for doctors is sometimes so great that communities offer to buy instruments, office furniture and automobiles for young physicians who will settle there permanently. No one has much use for a man who is afraid of competition, but it is deplorable that any community should suffer because it cannot get a

good doctor; and although the city pays larger fees, the country gives the doctor a place in the community that few city doctors ever attain.

—SAVE—

Lee G. Johnston, the President of the Savoy Grain & Coal Co., does some farming too—

He sold the corn from 117 acres, 66 bushels per acre at \$1.82 or \$120.12 gross return an acre.

Phosphate was used as a fertilizer and some good farming in addition.

U. of I.—You of Illinois

THE new president of the University, David Kinley, has a job on his hands that will call into play all the resources of his unusual and capable mind. Problems never before existing will have to be solved and he alone cannot. The future of the greatest state University is in the balance, it is being endangered in its usefulness by the restrictions of the provision made for its support at a time when the conditions of operating were far different than those obtaining now. With young men and women flocking from all over the state to avail themselves of their right to the education to which they were pledged by Illinois, in numbers far exceeding that of any former year, with faculties reduced in numbers and disorganized by changes—with housing problems seemingly impossible of solution, the time has come when *You of Illinois* should in honor to yourself and in justice to your sons and daughters do the thing that will bring about the relief that is needed. This you *can* do, inform your senator, your representative that it is your wish as a citizen that the University shall have the support to which it is entitled, thro the establishing of the mill tax for its maintenance and also enough additional appropriation to provide for the needed apparatus, libraries and buildings to properly carry on the vital work for the betterment of mankind, which has been either discontinued or slowed up, because of lack of funds with which to do. The University is the greatest single asset of the people of the state. It is not only engaged in developing better citizens but it is, thro its many departments, bringing about means for better living—enhancing the scale of crop production—causing the utilization of the natural resources, discovering new economies, and aiding all branches of manufacturing and production thro its scientific demonstrations of fuel conservation.

The war taught in no uncertain way that the laboratory of the scientist is the essential to human progress.

The University was and is the heart of the highest type of creative effort and it is due, that *You of Illinois* do not permit the work to be deterred or the enthusiasm of its workers chilled.

— SAVE —

Much credit is reflected upon the optimist for his splendid "forgettery" as to slights and abuses. The pessimist's "remembrancer" works overtime.

A Tribute to the Stockman

By H. W. MUMFORD,
Professor of Animal Husbandry,
University of Illinois.

Behold the Stockman! Artist and Artisan.
He may be polished, or a diamond in the rough—but always a gem.

Whose devotion to his animals is second only to his love of God and family.

Whose gripping affection is tempered only by his inborn sense of the true proportion of things.

Who cheerfully braves personal discomfort to make sure his live stock suffer not.

To him there is rhythm in the clatter of the horse's hoof, music in the bleating of the sheep and in the lowing of the herd.

His approaching footsteps call forth the affectionate whinny of recognition.

His calm, well-modulated voice inspires confidence and wins affection.

His coming is greeted with demonstrations of pleasure, and his going with evident disappointment.

Who sees something more in cows than the drudgery of milking, more in swine than the grunt and squeal, more in the horse than the patient servant, and more in sheep than the golden hoof.

Herdsmen, shepherd, groom—yes, and more. Broad-minded, big-hearted, whole-souled; whose life and character linger long after the cordial greeting is stilled and the hearty handshake is but a memory; whose silent influence forever lives. May his kind multiply and replenish the earth.

— SAVE —

Courage

COURAGE does not mean daring. A man may dare to do many things and yet lack courage. Daring is inspired and backed up by a spirit of brag and bluff. Courage is a sustaining spirit of force. Its possession endows a man with the quiet, unassuming, cheerful, gentle, patient, but withal forceful persistency to successfully compete with all adversities, of whatever nature.

This is true courage and is characteristic of the real man everywhere; in war or peace, amid the clash of arms on the sanguinary battlefield, or the peaceful activities and competition of business, the man possessed of it wherever he may be, is a genuine hero.

What About Corn

IT would be a fine thing for Champaign county if its millions of bushels of corn could be marketed so that the producers could net \$2.00 per bushel. Debts could be paid off, houses built, roads improved, automobiles bought and so many other things done that we can hardly imagine all that would follow the golden stream—but why live in the past—the \$2.00 price was based upon an abnormal condition—in other words the war, and the acute demand of all peoples for food. The starving millions of Europe were clamoring for any product that would keep them from starvation and the mixed flour of war time was as acceptable then as manna from heaven. Times have changed however, the agriculturists of England, France and Italy are again at work—the seas are open and free to the transporting of foods from Australia and South America to Europe.

The supply of credit freely furnished by our country to the Allies has been curtailed so that with the terrific slump in the purchasing power of their currencies they are not able to buy as they once did when we were sending to them fleets of ships loaded with our corn, wheat and meats, to be settled for only with their promises to pay. We are now producing for a market almost entirely within our borders and with a consumption much decreased, due to the prohibition of the manufacture of whiskey which absorbed a very considerable percentage of the corn crop. Then too, the South which not so many years ago depended in large measure upon the corn lands of the middle west for its supplies of that product has thro its experience in the diversification of crops become a factor in the market, having devoted thousands of its fertile acres to corn that were formerly in cotton. The ravages of the boll weevil forced the southern planter to become a corn farmer and the result has been his enrichment and the cutting off of a profitable market to the northerner. These are factors which may have a bearing upon the price our Champaign county farmers may receive for their corn and it may be worth while to consider whether it is wisdom to hold the crop in the expectation of a figure based upon the peculiar circumstances that come from the necessities of the peoples of the world and not upon the normal law of supply and demand.

—SAVE—

The optimist leads—the pessimist lags.

Why The Farmers Want a State Police

THE open country of Illinois in which farm families live; the small villages within which are located business houses, banks, churches, schools and many homes, all essential and contributing to the open country life; the smaller cities wherein are varied industries, all need the steadying, sobering, protective influence of a State Police Force.

Daily expression of this need is seen in any study of the record of lawless and criminal acts committed, with little fear on the part of the perpetrator and little hope on the part of the victim, that apprehension and conviction will follow.

Roads and rapid transit extend the operations of the criminal who harbors in the jungles of the cities. The banks and business houses of the towns and villages yield him tribute annually many times greater than the cost of an efficient State Police System.

Let us determine to pay the tribute to lawlessness no longer; let us agree to pay the legitimate cost of efficient law enforcement.

—SAVE—

Couldn't be Done—So He Did it

Somebody said that it couldn't be done,

But he with a chuckle, replied,

That "Maybe it couldn't," but he would be one

Who wouldn't say so 'til he tried.

So he buckled right in, with the trace of a grin

On his face. If he worried, he hid it,

He started to sing as he tackled the thing

That couldn't be done—and he did it.

Somebody scoffed: "Oh, you'll never do that,

At least no one ever had done it."

But he took off his coat, and he took off his hat,

And the first thing we knew, he'd begun it:

With the lift of his chin and a bit of a grin,

Without any doubting or quit it,

He started to sing, as he tackled the thing

That couldn't be done—and he did it.

There are thousands to tell you it cannot be done,

There are thousands to prophecy failure,

There are thousands to point out to you, one by one,

The dangers that wait to assail you.

But just buckle in with a bit of a grin,

Then take off your coat and go to it.

Just start in to sing as you tackle the thing

That cannot be done—and you'll do it.

—Herbert Guest.

Two Hundred Ninety-eight Afflicted

WE are now living on the average ten years longer than our great-grandfathers because of an increased knowledge and improved practice in health matters. One of the diseases which quite recently began to be controlled is tuberculosis.

A generation ago when one was told by their physician that they had tuberculosis, or as it is commonly called consumption, they took it as their death warrant and usually died promptly. However there were some exceptions. One of these was Dr. Edward Livingston Trudeau, a practicing physician who fell a victim to the malady. He moved to the Adirondack Mountains, lived and slept in the open, conserved his energy and ate freely of nourishing food. Instead of dying he lived to old age and gradually developed an open air treatment for tuberculosis. As his strength returned, being a physician, he began to concern himself with the cure of others.

At first the statements of Dr. Trudeau and of his patients attracted little attention, being considered one more of the many disappointing hopes held out to the victims of the White Plague. However the cured patients, like the man who was born blind but had his sight restored, knew what had happened to them and became enthusiastic advocates of the open air treatment. Like a slowly rising but irresistible tide this army of saved human beings finally swept every thing before them and for nearly twenty years the efficiency of this open air method of treating tuberculosis has been generally recognized.

The number of patients coming to Dr. Trudeau increased rapidly. Facilities for housing them and providing proper conditions for their treatment were lacking and the result was the construction of a number of buildings which, taken together, were called a sanatorium. The first of the open air sanatoria was at Saranac Lake, New York, but they have now spread over the whole United States. Each of them is like a light-house, a center of hope to those attacked by this malady which so recently had been generally considered hopeless.

In 1909, the Supervisors of Ontario County, New York, did an unheard of thing by appropriating \$40,000 for the building of a County Tuberculosis Sanatorium, entirely separated from its County Farm. Many predicted that no one would enter it when built but before it was finished the list of anxious patients was

too long for all to be accommodated and it has been filled and helpful ever since. Recognizing the value of this innovation other counties followed until now nearly all of the counties in that state have Sanatoria. The movement spread to other states and in 1915 the Illinois Legislature enacted the law which provides that when any county at an election votes to build a Tuberculosis Sanatorium it is mandatory on the Supervisors to proceed with the matter.

Under the provisions of this law Champaign County, in November 1916, decided for a sanatorium by a majority of over two to one, the proposition carrying in all but 7 of the 57 voting precincts. Before matters had progressed far the war came. Following the instructions of the law the Board of Supervisors appointed a Board of Directors for the Sanatorium consisting of Dr. C. B. Johnson, Prof. S. A. Forbes and Commissioner Jas. P. Boland. A survey of the amount and distribution of tuberculosis in the County has been made, a site for the Sanatorium has been purchased and an architect has prepared drawings and estimates for the construction of the necessary first unit of the Sanatorium.

The survey of Champaign County showed that on an average 43 persons die each year of tuberculosis. When it is remembered that practically all of these lives could have been saved if the disease had been properly treated in its early stages the need of better service is evident. When it is realized that there are now 298 known cases of tuberculosis in this county and that at least 6000 other persons are coming into close contact with the present cases with the practical certainty that many of them will later contract the disease unless provision is made for proper treatment it is evident that something should be done and done quickly.

The Sanatorium will help this situation in two distinct ways. Where the patient comes to the sanatorium and carefully follows the treatment in the early stages of the disease, cure is practically certain. The more advanced the case at the time of entry the less certain the cure and in extreme cases all that can be expected is that the patient will be made comfortable. However all of the patients are taught to so care for themselves and their excretions as not to be a source of danger to themselves or their associates. Oddly enough in a well managed sanatorium filled with tuberculosis people one is in less

danger of contracting tuberculosis than when attending an ordinary public meeting.

At the election in 1916 Champaign was one of seven counties which voted to construct Tuberculosis Sanatoria. While the war delayed construction in all counties the LaSalle County Sanatorium at Ottawa and Fairview Sanatorium at Bloomington have been in operation for some months. The Morgan County Sanatorium at Jacksonville is rapidly nearing completion and it is expected that the DeKalb County Sanatorium will be opened in a very short time. The plans for the Livingston County Sanatorium, to be located at Pontiac and the Tazewell County Sanatorium to be located at Mackinaw have been favorably acted upon by the State Department of Health.

While Champaign County has already purchased a site the Board of Supervisors have not yet accepted the plans for the building nor have they levied a tax to provide for its construction. The failure to do this has resulted in this county being the last to get started of the seven counties which originally voted for sanatoria. Since that time some forty counties have voted to construct sanatoria and are proceeding with the work. Plans for the local Sanatorium have been prepared by a local architect in consultation with an expert in this field provided by the State Department of Health, and these carefully considered plans will be presented to the Board of Supervisors at their coming meeting in September.

This humanitarian movement for the care of those ill of the White Plague has already been too long delayed and if the citizens will express to their Supervisor the interest which they naturally feel in this undertaking to save the 298 citizens of the county who are now suffering from tuberculosis as well as to stop the spread of this disease among the people, the September meeting of the Board of Supervisors will mark the real beginning of the Champaign County Tuberculosis Sanatorium.

HARRY ALEXIS HARDING.

— SAVE —

Capitalism and State Control of Capital

ARE YOU A CAPITALIST?

YOU are a savings-bank depositor, or a holder of an insurance policy. That means that you have saved money. Did saving involve a sacrifice? Did you, in order to save, give up what you very much desired and even thought you had a right to buy? Did you ever give up something that you had

hoped to buy for those who are dear to you in order that you might save the insurance money, or make a savings-bank deposit? Did the payment on a Liberty Loan bond or an insurance premium, or on a savings-bank account ever come hard? If so, you know what saving means. If you have lent money to the government, if you have placed money in a savings-bank, if you have paid premiums on a life insurance policy, you are a capitalist—not a make-believe or imaginary capitalist, but an actual capitalist whose capital is furnishing a part of what is called "capitalism."

WHAT IS A CAPITALIST?

You know that more food can be produced, more clothes made, more houses built, with tools and machinery and the means of conveyance like wagons, trucks, and railroads, than without these assistances for labor. These things are capital, and if you are a capitalist you own some of them. Capital is nothing but the product of the past saved and devoted to the assistance and production of the present and future. You know very well that if you have saved a hundred dollars out of your earnings and have loaned or invested that saving, you have never had the satisfaction of spending that money. It was yours to spend; but you did not spend it. If the earnings that you have saved are to do you any good, you must put them to use; and you have a right to decide whether you shall now spend them and get the satisfaction you previously earned, or shall lend to someone else that power of getting satisfaction. If you choose to spend them, you may now enjoy the fruits of your past labor; and any interference with that right is robbing you of your wages, for wages that may not be spent are not real wages. If, on the other hand, you choose not to spend them, but to lend to someone else, any interference with your right to demand the return of them by the borrower is equally robbing you of your wages. It is true that capital is the product of labor—for no capital could exist unless someone consumed less than he produced. The fact that the capital exists shows that the labor which produced it has not consumed what it earned. To possess such unconsumed earnings is to be a capitalist. If one possesses them honestly, one is an honest capitalist; if one possesses them dishonestly, one is a dishonest capitalist.—Exchange.

— SAVE —

The challenge of persistency is eagerly met by the optimist. The pessimist gets cold feet.

Which Answer

CHAMPAIGN COUNTY stands at the parting of the ways. It is rich and prosperous. Its land is the most fertile in the United States. Its citizenship is stalwart. They have called the county a garden spot—and it is.

Yes, Champaign county has been given much. Little has been asked in return. But the inevitable consequence of riches is responsibility. Champaign county is rich. It has a great responsibility today.

That responsibility is to make sure that its people have every opportunity to live and enjoy their prosperity—that fewer babies die—that mothers-to-be are attended with every care—that suffering is relieved and pain banished.

In short, that every resident of the county, rich or poor, shall have every advantage when disease or accident overtakes him.

The only way to do this is to provide adequate hospital facilities for our people. Our richest may hurry to high-priced institutions in Chicago, Rochester, even New York. But the health, and often the life, of most of us depends on the kind of care and facilities which we may find right here at home.

Today the hospital facilities of the county fall far behind the size and standards required by a community of our population. At any time a sudden attack of disease may choke our hospitals. The recovery of those who are dear to us may be postponed—their death, perhaps, may result—because the county was not equipped as it should be.

There are men and women in the county who are trying to change this condition—conscientious men and women, who are giving generously of their own time as well as money. Because of their devoted interest the county has the opportunity of obtaining the hospital facilities that it requires—that it must have if it is the community it boasts of being.

There are three projects. In Urbana a bequest has made possible the establishing of a memorial sanatorium, which will fill a need but not conflict with other institutions. In the city of Champaign a religious denomination that has always realized the responsibility for the care of the body as well as the soul, plans to establish a hospital. Its success may be predicted and is to be rejoiced in.

But this will not provide the hospital accommodations our great county requires. Champaign has a public hospital—founded it is true, by a private person and practically maintained for many years through private gifts—ready to serve the public but asking little of it—but actually and literally turned over to the people now, with a generous gift of \$100,000, to follow those gifts which have preceded it.

That hospital is the Burnham hospital. Hampered by lack of funds—with little support from the public—for years it has done its work wonderfully, considering the public indifference to whether the county had a hospital or not. Just what we would have done without it all these years is a question. There were critics, of course, understanding naught of the principles of hospital administration—ignorant that

Champaign County?

All hospitals are unable to sustain themselves by the returns from patients and often criticizing rates far lower than other hospitals in the state—and doing nothing to help!

Now the hospital must be enlarged and equipped to be able to serve our community. Unless this is done, even if these other projects are successful, the county will not have the hospital accommodations, the care, which its population of 60,000 requires.

Today \$175,000 is being asked to enable Burnham hospital to become an institution worthy of this great county. The answer to this call will be the test of our people.

Danville has raised over \$300,000 in ten days for a Young Women's Christian Association. Two great hospitals serve Vermilion county. Decatur recently completed a half million dollar drive for an endowment for Millikin university. Champaign county has never been asked for such aid for the great state university which educates its sons and daughters. Yet we are prone to believe that these and other neighboring counties fall below us in the standards of their citizenship—in their public spirit—in the sense of civic duty!

It is the test—the acid test—of Champaign county. Its people may go their way selfishly, evading their responsibility, trusting that sickness and accident will not come into their own households and indifferent to the welfare of their neighbors. They may do this and the county will steadily lag behind its neighbors.

They may go this narrow way, for their failure to help fishing up excuses, which in their souls they know is merely camouflaging their desire to evade their responsibility—their utter lack of public spirit—their attitude of take all and give nothing.

Or each one of us may say:

"I am a citizen of a great county, which God has blessed with abundant fields and happy homes, where our children can grow up strong and virile. I am grateful for what this county has done for me and mine. I believe the county is entitled to the best of everything. I know that adequate hospital facilities will mean happier and longer lives for all of us, may even save my own loved ones. I am going to do my part toward the Burnham hospital that I may show that I realize my duty and that I may with truth stand up and declare that Champaign county is the best county of all and that I am helping to make this true."

What answer is Champaign county going to make?

Is it going its narrow way indifferently, smug and complacent for the prosperity which literally has been wished on it by nature, heedless of its solemn duty to its sufferers, present and future, even if they happen to be members of its own family?

Is it going to give the state an example of the highest type of conscientious citizenship by making Burnham, its public hospital, worthy of the county?

Which?

Scarce Money

IS money scarce? It is, there is no argument about that but why is not so simple to illustrate. In the first place by money is not meant cash, the bills and silver and gold but the credit based upon the wealth of the country—the lands, the ships—merchandise—crops, and all the forms which property takes. There was a time during the war when the foundation of credit was lost sight of or possibly we could say overlooked and all agencies—governmental—and corporate went ahead issuing promises to pay in the form of bonds and notes without regard because it was not a time when cost or the ultimate result could be considered. Just as an individual on a spree of extravagance buys everything he desires as long as it can be charged. Within the past year a halt was called upon the “pay you sometime” plan and an endeavour was made and is now in process of getting on a basis which will in time be a “pay as you go” method. This began thro the announced policy of the Federal Reserve Board, the organization of the government made up of men of superior business foresight who determine the functioning of the Federal Reserve Banks—these institutions are twelve in number and are established to furnish credit at times and in districts where needed and their operations have kept the country from serious financial disturbance thro the after war period. By increasing the rate charged for money and restricting its use for speculative purposes, the enormous sums employed in unnecessary lines were cut off in a measure and as time goes on further benefit will accrue.

The general condition was improving under this policy but grave industrial problems complicated the situation—the railroads were in such bad shape that they were unable to transport the commodities of the factory and the farm, with rolling stock and equipment in deplorable condition insufficient to handle the increased burden caused by the resumption of business, the terminals in the larger cities became congested. With such handicaps came the switchmens’ strike, paralyzing the effort then being made to expedite traffic, with a resulting snarl that is even not now untangled; then came the recent coal strike causing the closing down of hundreds of factories and checking the production so needed to remedy the cost of living.

Now this existing state of affairs bears di-

rectly upon the scarcity of credit in this wise—The merchant having bought a car of merchandise for which he pays say \$10,000.00 upon its shipment, finds that the car has been sidetracked. It stays there weeks—possibly months. He needs the goods to sell in order that he may have his capital back, with which to buy other goods so that he may keep his store in operation. He buys at a nearer market in smaller quantity borrowing to make payment. In so doing he uses twice the credit or loans he would ordinarily require. The grain dealer buys of the farmer his wheat or corn. This is shipped—side tracked. The value tied up until it may reach destination—weeks or months ahead. Consequently if other grain is to be bought more credit must be obtained. This, applying to all kinds of business means that billions of credit capital are now unnecessarily tied up due to crippled railway service caused by the railroad companies poor credit, the strikes of their employees and the general lack of putting things through that prevails.

Another feature affecting the credit supply is the absorption of billions by the government itself. If money is loaned to the government that money cannot be loaned for other purposes and some concerns or some persons must go without the assistance to which they would ordinarily be entitled. Further the tying up of capital in lands caused a dearth of credit for other forms of investment and for commercial purposes to a degree hardly appreciated by those who do not keep in touch with the supply of credit.

There will be a change for the better in conditions in the not distant future, or when the crops held over from last season and those now coming on are marketed and the money in payment comes—this will be providing the railroads can do their part in getting these crops to the consumer.

The key to the situation is transportation and the producer and the consumer will suffer until the railroads are supported by the will of the people that good service be given and this can be given only thro the active cooperation of the employees and the willingness on the part of the people to permit the railroads to do business on a fair basis—any other condition will throw the burden upon you.

——— SAVE ———

“Efficiency” is the high aim of the optimist. What’s the difference, how hard I work—nobody appreciates it,” says the pessimist.

How About It?

IT is reported of the father of David Livingstone, the great missionary and explorer, that, having filled his pipe one day, he was about to light it when the boy David remarked that he had just heard at the store that the tax on tobacco had been raised a penny a pound. Without a word the father took the unlighted pipe from his mouth and set it on the mantel. He never smoked again. The family of Livingstone was poor. Even a bawbee counted, and there were both intelligence and honesty enough to keep luxuries separate from the necessities.

A man cannot help wondering what the stern old Scotchman would have said of the little bill of particulars that Secretary Houston of the Treasury Department has offered in the case of the American people *versus* the high cost of living. Since the figures were collected by Treasury experts from tax returns and other reports required by the government, they can be regarded as at least conservative, and probably as understating the facts.

For candy we are spending in a year, \$1,000,000,000; for chewing gum, \$50,000,000; for cigarettes, \$800,000,000; for "soft drinks," including soda and ice cream, \$350,000,000; for perfumery and cosmetics, \$750,000,000; for cigars, \$510,000,000; for tobacco and snuff, \$800,000,000; for furs, \$300,000,000; for carpets and luxurious clothing, \$1,500,000,000; for automobiles, \$2,000,000,000; and for pianos, organs and phonographs, \$250,000,000.

There will of course be a difference of opinion whether all of the items mentioned should be classed as luxuries, but there is no question that some of them belong wholly in that class, and others in part. Nor does the charge of extravagance that the figures bring rest wholly on the rich or even on the moderately well-to-do. It is an indictment of all of us as a people—in spite of Burke's aphorism.

There is another aspect of the matter, not so conspicuous but quite as important: it is not only the money that we spend for luxuries that is lost to thrift and national strength and usefulness; it is the great number of men and women whom the business of making luxuries withdraws from more useful work. People who are employed in making things that do not contribute either to the mental, or to the moral, or to the physical welfare of the race are as much a burden on the real producers as a standing army is. We shall have cheaper living when more of us go to doing useful work.

Fathers, Make Companions of your Boys

ONE of the best men I ever knew gave to this country three splendid sons, loyal, capable, and conscientious. I once asked him how he managed to do it. He said: "I have always made my boys my companions." In the intimate comradeship of father and son there arose the occasion to teach the boys what it is to be a really fine American and a Christian gentleman. The father's wise procedure made three eminent citizens of his sons.

The strength of a nation lies in its spiritual forces, not in its material gains, and the great agencies that conserve spiritual ideals are the home, the church and the school. Unfortunately, the home, where most of this should be done, really does the least. All parents holding love for children and country will endeavor to perform their most important duty of maintaining and imparting high ideals, for in the coming days as never before we must give intelligent guidance to our children.

My own father, after church, on Sunday afternoons, often accompanied his three boys to the mountains or forests. There in the cool and silence he gave us many suggestions that have ripened into inestimable good in the years that have come and gone since he can no longer walk with us. We do not see him but we do feel his presence and gratefully follow his fine teachings.

I urge all fathers to have personal and intimate converse with their sons, and this can be done from the time they are tiny fellows. Impress lofty ideals of duty to God and country. Teach the value of the great cardinal virtues of courtesy, reliability and humility, without which life is a mockery.—By Martin G. Brumbaugh, Governor of Pennsylvania.

—SAVE—

How to Succeed

If you stop to find out what wages will be
And how they will clothe and feed you,
Willie, my son, don't you go on the Sea,
For the Sea will never need you.

If you ask for the reason of every command
And argue with people about you,
Willie, my son, don't you go on the Land,
For the Land will be better without you.

If you stop to consider the work you have done
And to boast what your labor is worth, dear,
Angels may come for you, Willie, my son,
But you'll never be wanted on Earth, dear.

—Rudyard Kipling.

The Railways

THE railways do not now give the public good service. Whom shall we blame? If any man or group of men can be held responsible for existing conditions, and can be forced to amend them, by all means let us set about bringing the reform to pass.

Really, is anyone to blame for the deplorable condition of railway transportation today? Or, if there is blame, does it not rest upon a generation of politicians that has passed off the stage? The inefficiency of the railways is not a thing of today or of yesterday. It began before the war. Twenty years ago there was a widespread and determined assault on the railway companies that produced repressive laws and adverse public sentiment. That assault also discredited railway securities and made raising money for improvements, extensions and equipment impossible except at rates of interest that seemed extortionate and that alarmed directors. So the improvements were not made.

The result was inevitable. At the beginning of the war the roads were barely able to do the ordinary normal amount of business that came to them. When the enormous additional traffic caused by the war was thrown on them they virtually collapsed. Then the government took them over. By assuming all the privileges that at the demand of politicians Congress had denied to the companies the administration managed to get along somehow. It cannot be put more strongly than that. The service was not satisfactory to shippers, to merchants, to passengers, or to the public generally. But frankness compels us to say that the physical condition of the roads rendered satisfactory service impossible, even if the administration had not made a single mistake. We may be thankful that it was as good as it was and grant that most of the shortcomings would have been inevitable in any case.

One of the things that the government could not do was to improve the general state of the roads while the traffic burden was so great. More was required of the roads at all times than they could perform. In fact, they could not be kept even in as good condition as they were in when the government took them. Their condition was worse when they were returned to their owners than it was in 1914, and it is worse now than it was when they were returned.

So, if we must go back two decades to find scapegoats, it is not worth while. It will do

no good to blame the present managers of the railways or the government for failures that they could not avoid, or—most futile of all—the dead-and-gone politicians of the last century who made the present conditions inevitable by their well-intentioned but disastrous measures. The duty of the hour is to keep cool, accept with such patience as we can command the service that the companies can render and hope always that the era of efficient transportation may soon begin.

—SAVE—

The Right to Strike

IT has been said with a great deal of truth that almost everyone in these troubled times is thinking and talking about his "rights" and paying no attention whatever to his duties and his obligations. Of course every citizen has rights that he ought not to surrender; what they are can be found pretty well summarized in the Bill of Rights attached to our Constitution in the form of the first ten amendments. But those are by no means the "rights" that are most passionately defended to-day. Many customs or privileges, long tolerated by law or by public opinion, have come to be regarded as rights by those who enjoy them. Among those newly discovered rights is the right to strike.

Mr. Gompers, in defending the position of the Federation of Labor on that point, speaks of the "public welfare" as an abstraction and declares that the public has no rights superior to the toiler's right to live and to defend himself against public oppression. There can be no dispute concerning the individual worker's right to leave work when he is dissatisfied with the conditions under which he is working, and there is little disposition on the part of anyone to question the propriety of an organized strike in defense of the worker against oppression.

But there is no question of oppression in the strikes that occur nowadays; it would be absurd to assert that labor is oppressed by anything except the inevitable burdens that the war has left—burdens that bear more heavily on several other elements of the population than they bear on organized labor. And none of the restrictions on the freedom to strike that have been suggested are oppressive unless a thorough and impartial investigation by a court set up for the purpose can be called oppressive.

It is hard to be told that the public welfare is only an abstraction. If, in the exercise of a

wholly unrestricted right to strike, the transportation systems of the country were closed until people began to die of cold and hunger, we should see something terribly concrete in the situation; and that a quarter of the victims would be union workingmen, as Mr. Gompers reminds us, would not make that situation any more tolerable.

Almost all of our essential industries are to-day on the ragged edge of failure. It would not take many more strikes to complete the breakdown. Society, in protesting against its present helplessness, is exercising the right of self-preservation. Organized labor, in insisting that the public it serves must be kept helpless against any ill-advised determination on its part to cease its service, is following a policy that can lead only to the destruction of both.

The right to strike is like the right of revolution, a right in the last resort to resist oppression. As a constant and carelessly used weapon in the economic battle of life it becomes a mere offense against order. Instead of eagerly encouraging the strike, the wise labor leader will try to find a method of advancing the cause of labor that does not threaten to become a two-edged sword that may wound labor itself and the innocent public far more severely than it wounds the employers of labor.—Youth's Companion.

—SAVE—

Farmers and Good Government

FARMERS are taking more interest in public affairs than ever before. This is fortunate, both for them and for the public. It is fortunate for them because it quickens their interest in affairs outside their own farms, and gives them the inspiration which comes with the spirit of public service. It is fortunate for the public because we need the sane, clear-thinking and the common sense which farmers bring to the solution of these public questions.

We have too much hasty, ill considered legislation; too much law-making by lawyers and other men whose viewpoint is that of some selfish interest. Good citizenship and true Americanism are above selfishness and the interests of any class. In the degree that farmers are good citizens and real Americans will their influence be felt.

It is to the credit of the new farmers' organizations that they are putting Americanism above class interest, and in so doing they are making of themselves a force which will be a powerful factor in guiding our nation along the

right paths,—along the road which leads to better citizenship and higher ideals of living.—*The Prairie Farmer.*

—SAVE—

Bank Overdrafts

THE United States Supreme Court, in rendering a decision in connection with a bank overdraft case, spoke as follows:—

"A usage to allow customers to overdraw and have their checks and notes charged up without present funds in the bank. Stripped of all technical disguise, the usage and practice, thus attempted to be sanctioned, is a usage and practice to misapply the funds of the bank; and connive at the withdrawal of same, without any security, in favor of certain privileged persons. Such a usage and practice is surely a manifest departure from the duty, both of directors and cashier, as cannot receive any countenance in a court of justice. It could not be supported by any vote of the directors, however formal; and therefore, whenever done by the cashier, is at his own peril and upon the responsibility of himself and his sureties. It is anything but well and truly executing his duties as cashier."

—SAVE—

Making Your Will Fit

The average man when he goes to make his will, tries to imagine how his estate and his family will be when he will be an old man and then undertakes to make a will that will fit his case as he imagines it will be then. This is all wrong. One should make his will to fit his case if he were to die the moment after he signs it. Then as his estate changes or as his family or dependents or the objects of his care change, he should change his will from time to time to make it fit his case.

—SAVE—

True for Ye, Pat

A clerk in a post office in the west of Ireland told an Irishman who came in to mail a letter that the letter was overweight.

"Over what weight?"

"It's too heavy," replied the clerk. "You'll have to put another stamp on it."

"Yerra get out wid your foolin'," said the Irishman with a broad grin. "Sure, if I put another stamp on it, won't it be heavier still?"

—SAVE—

Long live the optimist—and may his tribe increase, for he sees "sermons in stones, books in running brooks and good in everything." But the pessimist, well—let us hope for the best.

The Men of 1930

BY DAN ELWELL, SCOUT EXECUTIVE.

WITH the advent of summer, Scouting comes into its own. It is then that the Boy Scouts of America plan to leave the city and village to spend a real vacation in the woods. In other words, summer is the accepted time for the annual camping trip. The average Boy Scout looks forward to his vacation in the woods for many months before the time actually arrives.

In order to meet this need of the boys, the Champaign County Council of the Boy Scouts of America sought to provide the means and with the aid of many public spirited citizens including the Champaign Business Men's Minstrels, an organization whose sole purpose is to aid the Scout work in this County, a Camp has been established.

As this was to be the first annual County Camp, there were many problems of organization and equipment to be solved. Mr. Wm. Yancey, Route four, Champaign solved the first big difficulty by very generously offering us a location on his farm along the Sangamon River about four miles north-east of Mahomet, for a camp site. As this is to be an Annual Camp the Committee decided to start out right and purchase first-class equipment that could be used from year to year. Accordingly I made a trip to Springfield, Illinois, and purchased from the Armbruster Tent Company, eleven 12x14 wall tents, each of which will accommodate six boys, also two large flies for the dining hall and kitchen. We then bought fifty folding canvas cots from the University. A stove, complete cooking and kitchen utensils, lanterns, and other miscellaneous equipment, which completed our list of purchases for permanent use.

At the Camp now there are eight sleeping tents for the boys, one miscellaneous supply tent, one large screened in mess hall, screened in kitchen, a store tent, wireless tent, hospital tent, garage and an executive or office tent. In fact we have every thing that goes to make up a real Camp.

Our next step was to secure proper executives for the Camp. Through virtue of my position as County Scout Executive, I was made the Camp Director. But it was evident that I would need an assistant who would be in Camp at all times, since my duties would often call me away. Mr. Robert Zuppke who is President of the Council, enlisted the services of Mr. Hyman Bass of Chicago, who is an

Eagle Scout and has had long experience in work with boys. Mr. Bass has spent several summers doing Scout work at different large Scout Camps in Michigan, including Camp Roosevelt. He is an invaluable asset to the Camp and an effort is being made to retain his services for next year.

Boys must be fed, hence we laid out a system of menus and laid in supplies. One of the large wholesale houses of Champaign is doing its bit by furnishing us all groceries at wholesale prices. Fresh meat and bread is transported each day from Mahomet. After a long and diligent canvass we hired George Persons of Champaign to do the cooking. He is a chef of the first rank and has certainly done his part in making the Camp a big success.

The Champaign Rotary Club came to the front and offered their services in the form of transportation. Through their help we were able to haul all of our equipment to the Camp. The Rotarians also provided transportation for the boys to and from Camp.

The Camp was opened on July sixth with thirty-two boys mainly from Champaign and Urbana. The second period starting July nineteenth numbered forty-three boys and included boys from Rantoul and Mahomet. The third period opened on August first with an enrollment of thirty-five, and the fourth period has just opened with thirty-five boys from Pesotum, Ludlow, Mahomet, and Rantoul. The last period will last but one week and the entire personnel will be colored boys from Champaign and Urbana, who are to be organized into a troop of Boy Scouts during their stay at the Camp.

The purpose of this Camp is not alone to give the boys a good time but also to keep him in good clean surroundings, and to advance him in his scoutcraft. It is not a military camp neither is it anti-military, our chief effort being to develop character and personal efficiency. In order to accomplish these things it is necessary to pay especial attention to the virtues of loyalty, reverence, courtesy, cheerfulness, kindness, temperance, neatness, moral courage, alertness, physical strength and endurance. Four hours each day are spent in classes at which the Scouts are given instruction in first aid, campcraft, public and personal hygiene, nature study, swimming, sanitation, cooking, signalling, and all other general principles that are conducive to good discipline.

Plenty of time is given to play and recrea-

tion. Baseball games are played with Scout teams from surrounding towns and many other games of other kinds are played among the boys at the camp. The evenings are spent around the campfire, and will never be forgotten. Every Friday night is stunt night, and each tent of boys plans and acts its own stunt. The tent that puts on the best stunt is rewarded with a box of candy. Every other Friday the Rotary Club of Champaign visits camp and treats the boys to a spread of icecream and cake.

Considerable time and effort is put towards the teaching of all the boys to swim. During the first three periods there have been forty-one boys taught to swim. Several others have passed examinations in advanced swimming and in life-saving.

Already the Camp has gone past all expectations. By next year we hope to have a location where we can build a permanent camp on some pretty lake that will not be too far from Champaign County. From the standpoint of the Scout Officials we are having a successful Camp. And judging from several letters received the Camp has been a success from the standpoint of the parents. That is, several Mothers have seen such an improvement in their boys that they have taken time to write and tell us about it and to thank us.

Scoutcraft in Champaign County is still in its infancy. The citizens of the County are just beginning to realize what a great influence the work has on the boys' life of the community. This Fall and winter will see a strong campaign started to at least triple the number of boys enrolled. Every one must help. We will need good Scout Masters and Assistant Scout Masters. The Business Men of each town in the County must get together and boost. Every town will have at least one Troop of Boy Scouts and some will have more.

This winter we hope to have a County Basketball tournament if a suitable place can be found to play the games. Other athletic events will be staged during the year. Competition in scoutcraft advancement is to be encouraged. The different Troops will hold open meetings which the parents of the boys and all others that are interested can attend to see the boys at their work. We want the parents to become interested in the Boy Scout Movement and to encourage their boys to get into things with both feet.

The boys of Champaign County are as good boys as there are in the Country and maybe a little better and there is absolutely no reason

why Champaign County cannot have the largest and farthest advanced Organization of Boy Scouts in the Country. When that ideal is reached, then we can look forward to a rising generation of real red-blooded citizens who will be alive to the needs of thriving communities and will see that such needs are remedied.

Our duty to ourselves, our community, and to our boys lies before us. Let us all get together and push. "Every boy in the County, a Boy Scout," should be our slogan and then pitch in and make it good.

— SAVE —

Co-operation

CO-OPERATION among farmers, which for years has been almost a minus quantity, is coming to the front in Champaign county. The conditions have been brought about to a great extent, through the Champaign County Farm Bureau. The addition of a purchasing agent to the staff of the Farm Bureau will further cement co-operation among farmers of this county.

Already there are nine Co-operative Shipping associations in Champaign county. These are managed by competent men, those in whom the community has faith. As a result these shipping associations are going ahead and making money for the members. Shipping associations in the county with the names of the managers are as follows: Fisher, Allen & Walker; Leverett, Ross Flatt; Mahomet, Gilbert Trinkle; Sadorus, W. H. Holl; Seymour, C. P. Bauman; Sidney, Verne Johnson; St. Joseph, W. C. Peters; Thomasboro, C. E. Gilman; Tomlinson, Mr. Kornmeyer.

— SAVE —

Think

YOUR body has 200 bones and 400 muscles. It is not nearly as good a machine as a Rolls-Royce engine, for instance, except for the supreme fact that it is alive.

Your body is like a flame. It is constantly wearing out and being replaced. No atom in your body is more than seven years old.

The life of a tiny blood-cell is about ten days.

The skull is the best planned part of the human skeleton. It is a fort made of solid bone, to protect the brain from danger.

The skull proves that Nature has been working millions of years to produce the thinking machine.

The only way to be worthy of the great miracle is to THINK.—*The Efficiency Magazine.*

PROGRESS

TEN YEARS AGO our Banking room seemed adequate---
NOW---

with our business four times as large we have rearranged our interior so that the service to our customers may be facilitated.

Our force is competent and alert, all are ready with a welcome and the wish to do the right thing always.

Come and See Us and Be With Us

First National Bank OF CHAMPAIGN

President
B. F. HARRIS

Vice-President
N. M. HARRIS

Cashier
H. S. CAPRON

Assistant Cashiers
C. C. JAMESON

F. W. BECK

Tellers
P. C. MOORE

H. G. MOORE

T. J. KNOTT

Auditor
F. H. BARTON

Manager Savings Dept.
MRS. C. CALVERT

Deliverable, notify First National Bank, Champaign, Ill., and return postage will be sent.

PAID
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Permit No. 20
Champaign, Ill.

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Ho
FOR REFERENCE

DECEMBER, 1920

HOME AND PROGRESS

Good
Citizenship

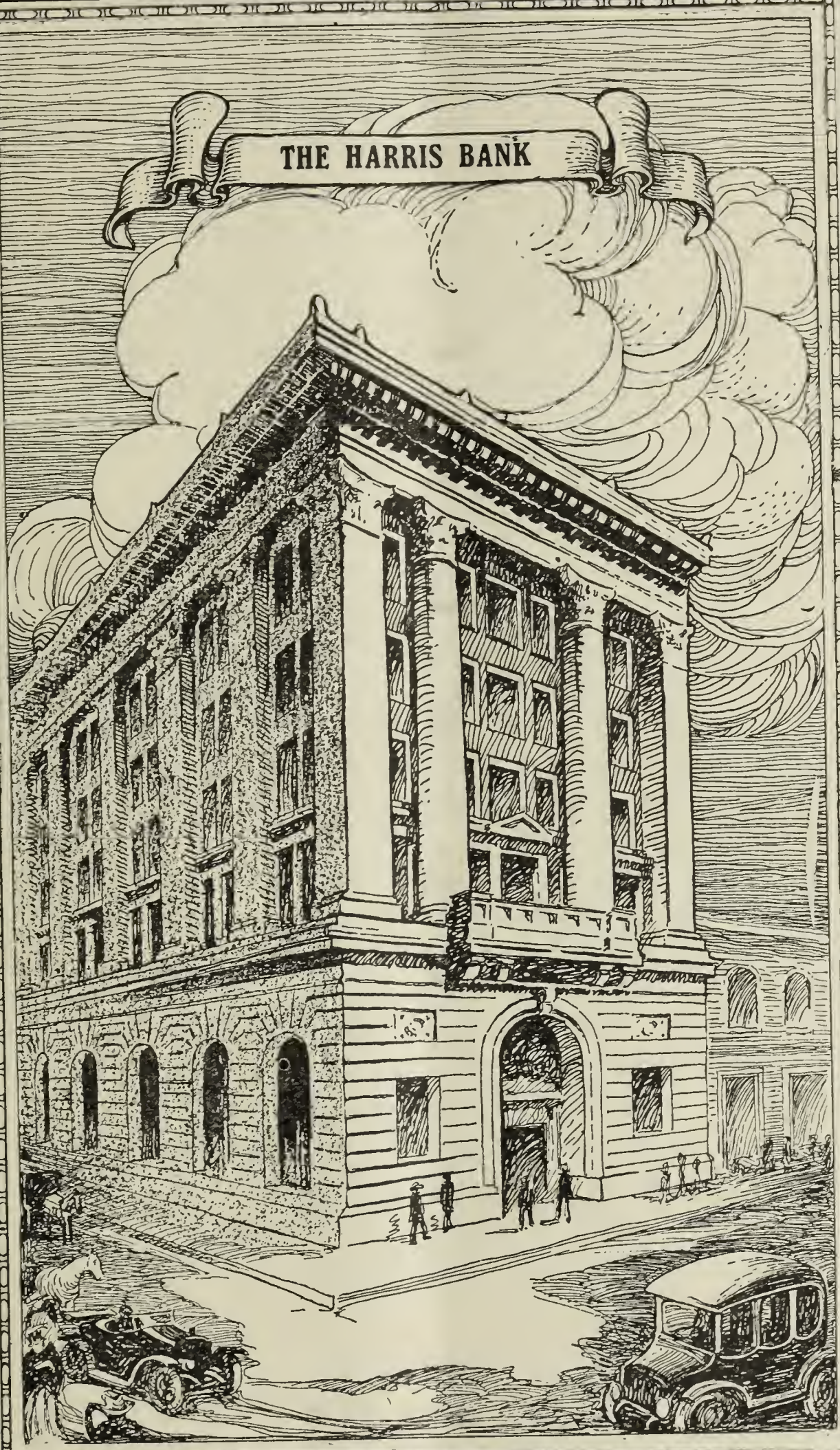
Good
Roads

Good
Schools

Sanitation

Community
Betterment

Town and
Country
Co-operation



Soil
Fertility

Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare

Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

We express again the pleasure we derive from our business relations with you and on behalf of our entire organization, we wish for you A Happy Prosperous New Year



B. F. HARRIS

MANY of our friends know of the serious illness of the president of this bank, and of his having during past years, been responsible for and the principal contributor to the issues of this publication. It is his wish that to our friends we convey the word from him of his faith that the general economic situation as applying to Champaign County is fundamentally sound and that he has complete confidence that the present problems will adjust themselves without serious damage to our agricultural interests. His endeavors in behalf of better farming, better business and better living for the individual and the people are, for a time, held in abeyance, but his will to do is not lessened.

To you he sends his message that this institution will, directly and through its connections and agencies, be for and with, the conserving and protection of agriculture and the helping of the farmer and the business interests.

HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)

"Where there is no vision the people perish"

In My Neighbor's Prosperity Lies My Security

VOL. V No. 4

CHAMPAIGN, ILLINOIS

DECEMBER 1920

HOLD ON!

We are all of us doing some considerable thinking these days, and if we permit ourselves to reason out the problem or the problems with which we are confronted, we may save ourselves some loss and much anxiety.

First, we must recognize that there is going on a stupendous economic change which is general and is not confined or particularly affecting any specific industry. There is a decided slowing up, or possibly one might say, a jarring down in every line of production,—agriculture, manufacture and merchandising. The first named is our chief concern and to the corn farmer and stock raiser of this County we would say that their lot, generally speaking, is not nearly as unfavorable as is that of their fellow farmers in other lines of crop production.

It is true that the cost to produce the 1920 crop was much more than the present selling price, and also that many individual farmers are or will be sufferers in consequence. However, we must realize that with the best land in the world, with several years of unprecedented prosperity preceding, the large majority will not be seriously or permanently handicapped as are doubtless those farming in less favored regions.

We are given to comparing our present situation with the high peak, and though the prospect is not rosy, it should not be discouraging. In comparison, the stock raiser of the Western states,—Nebraska, Wyoming, Montana,—is distressingly situated. With two dry years just before the season of 1920, his indebtedness extended and carried to this time; with advances made during this year to enable him to mature his product, his market has collapsed and he is being called upon to sacrifice his all.

The rice grower of Louisiana and Arkansas has produced a crop for which there is no market whatever. None can be sold because the wholesalers are loaded with all they can carry in storage, with no outlet or demand.

Our farmers have the facilities for holding their corn and if the individual is able to

finance himself, he can save the putting on the market of his crop at any price which may be going.

We believe the farmer is the most important unit in our economic structure, and that every means of support should be given to enable him to produce his crop to his advantage. There is no method, artificial or legislative, which will bring about the certainty or even possibility that what the farmer raises in any one season can be sold at more than it cost him to produce, for the sale of the production carries with it the purchase also, and there is no method nor is there any reason why a certain price should be required to be paid for a commodity.

From every standpoint our opinion is that this is the time for our farmers to devote themselves more actively to stock raising and feeding; to get into the hog production on a much larger scale; breeding and feeding cattle and sheep;—fitting their live stock for market instead of selling when it is not finished at sacrifice prices. This policy of increased live stock on our farms will serve two purposes,—first, utilize the low priced corn, and second, fertilize the land. You all know this, so our purpose is to point out that there is now a real shortage of meat animals. This has been a condition for a number of years, and in our judgment there is no more certain way to turn this year's corn crop into a profit than to feed it to stock,—hogs for quick return, and cattle for the longer pull, but with as certain a result.

In this plan, we can be of help and it is our purpose to do so in a practical and direct way. Champaign is not a manufacturing community and our obligation is directly to the farming industry and to the individual farmer. Our prosperity and success has been very largely coincident with that of the Champaign County farmer, and will continue to be, and we know that we should work and pull together for his benefit, and we will.

H. S. CAPRON.

The Country Bank

WE have a word to say about the bank in the towns of the central states like Illinois or Iowa.

For two years they have been operating under exceedingly difficult conditions, due almost entirely to their having loaned freely to their patrons,—good responsible borrowers—with the expectation that the advances would be repaid out of the sale of crops.

Owing to railroad conditions, strikes, lack of cars and motive power, the crops were not marketed nor the loans of last season paid. Then followed the lending of this year, which was provided for only by the bank securing the assistance of its reserve correspondent. There came a time when this aid was fully utilized, and still the requests continued and are continuing.

A bank,—no bank, can create loanable funds. It has so much credit capital which can be placed and when that is loaned, the bank must decline to make loans unless it can itself borrow of other banks to relend to its customers. This last has been done to the limit and the problem now is not for the banker to make more loans, but for the borrower to restrict his requirements to the minimum use of capital for everything excepting that to be used in developing a product which will sell readily and will be a creation of value.

— SAVE —

What Americanism Means

Albert J. Beveridge

Americanism means that—

Every man may work for his living;

Every man should work for his living;

No power can lawfully prevent any man from working for his living;

Every man is entitled to the peaceful enjoyment of the fruits of his toil;

All the strength of our popular, representative government will shield every man in the exercise of those elemental rights.

— SAVE —

I ask thee for the daily strength

To none that ask denied;

A mind to blend with outward life,

While keeping by thy side;

Content to fill a little space

If thou be glorified.

—Anna L. Waring.

Do You Know About This?

From an article in System, by W. P. G. Harding

MR. HARDING in his article gives a resume of the periods of depression which prevailed in the United States in earlier days, and commenting upon their cause and effect, and of the underlying situation being altogether different, proceeds as follows:

“Men begin to feel optimistic, they talk optimism, and that which is known as the ‘temper of business’ becomes favorable. One has to reckon with the temper of business, with the feeling of men in general, even though it is a condition which it is all but impossible to define and for which it is not usually possible to find a basis. The average man in business cannot run counter to the general disposition, although the very strong man will oftentimes find his greatest success in bucking conditions. Many big fortunes have been founded by taking advantage of fear and buying out businesses at low prices. When the people feel prosperous they begin to buy and then prices and wages go up, plants are extended and extended to cope with the demand until we find that many business men are trying to do more than their capital will warrant. No one pays much attention to costs, for profits become very large and this still further stimulates extravagant buying and consequently speculation. People always speculate when prices are rising. Since the Armistice, for instance, literally tons of worthless securities have been sold to small buyers who are lured into believing that any kind of an enterprise will be successful.

“By no means all people, however, benefit by prosperity. The big demand for goods is bound to increase prices and this hits those who depend for income on fixed salaries such as schoolteachers, bookkeepers, clerks, salesmen, Government employees, or those who have invested in bonds and mortgages. They find it increasingly difficult to make ends meet. In the same class are the railways, the gas and electric companies that have to pay higher prices for all they buy and yet are unable to increase their revenues. Thus, while the group with an increasing income is obtaining an ever higher purchasing power, another group is being squeezed, and finally the extravagant demands of the first group more or less overtake their increased pur-

chasing power. Then everyone begins to awaken to the fact that prices are too high and that it is possible to get along with less buying.

"The moment the mass of the people begins to worry about high prices the temper of business starts to change. The concerns that have over-extended themselves find it necessary to cut prices in order to get money with which to pay their debts. Other concerns must likewise reduce in order to meet the competition and we have a period of falling prices. We are in such a period now.

"There are croakers in every country, always boding its ruin. And when such croakers take the front seats in business and after prosperity had been pushed to the breaking point now likewise depression is made altogether too much of. Those who have been earning large profits or wages feel extraordinarily sorry for themselves even though frequently the money they receive has increased in buying power. There is always a great deal of talk about adjusting income or wages to the cost of living, but, as a matter of fact, income and wages are never adjusted to the cost of living. In the individual case the H. C. of L. is always either ahead of or behind the pocketbook. As prices fall those with fixed incomes who had been hit by the high prices have their inning, but it would not be human nature for them to talk about their kind of prosperity. When prices are going up the crowd that is being hurt wails, and when they are going down the other crowd that is then being hurt wails. We rarely hear from anyone who is not in trouble.

"As prices continue to go down the inefficient business men have to fail, while the forehanded ones improve their processes, eliminate wastes, and begin to accept things as they are and to make the best of them. It is in these times that good business methods are evolved and thus it is that a periodic depression is, as a rule, a distinct benefit to the country.

"This depression period does not commonly extend through a very long time. The community has to start buying again, and although it may do so gloomily, business is really going ahead normally long before there is a realization of the fact. Once it is realized another era of prosperity sets in and that prosperity will usually be on a sound basis until the community begins to feel too

prosperous, when the whole process that I have sketched is repeated.

"We may rail as we like against this cycle, but until we learn to control the changeableness of human nature, it is going to be continued. It is in the end beneficial and makes mightily for human progress. In the tropics, where food may be picked off trees and life is even, we find very little progress. One has to be knocked down every little while in order to learn how to fight.

"A bank is not an institution for keeping money. That is only part of its function. Long experience has shown that in normal times there will never be, on any one day, a demand on the part of more than 20% of the depositors for their money. It is on that average that deposit banking is founded. The chief business of a bank is to lend money, and the money that it lends is partly its own and partly that of its depositors. It lends this money partly on securities and partly on the promissory notes of business men and others. Bank officers are presumed to be able to judge the credit of those to whom they lend. The judgment of capable bank officers is generally very sound.

"Although some of those to whom they lend money fail in business or find themselves unable to repay the loans, the fraction of unpaid loans is very small indeed. It is supposed that money loaned on a promissory note shall be used to enable the borrower to perform some work or to buy some materials which will turn over into an amount greater than he borrowed and thus permit him to repay the loan. For instance, the corn crop, the cotton crop, the wheat crop and most of the commodities are financed on loans to the farmers, which are repaid by them after harvest, then are carried on loans to the warehouse men, which are repaid when the goods are sold to the manufacturers, and then carried again on loans to the manufacturers until they have made up the raw product into salable goods, and these loans are repaid when the goods are sold to the retailers, and they are again carried on loans to the retailers until finally they are sold to the public and the whole cycle of credit liquidated.

"Without this use of credit we should have great difficulty in carrying through our more important operations—we should have to go back to barter, for there would not be enough money to represent all the goods. Therefore, we find that a bank may be of the greatest

service to only a sufficient amount of what is known as 'till money' to pay such of its depositors as ask for cash. In these days comparatively few people withdraw cash from the banks. They pay their bills by check and thus in a way exchange credits instead of cash. A well-managed bank that is called upon suddenly to repay all of its deposits finds itself with an inadequate amount of cash, but with loans on securities or notes which, if turned into cash, would be more than sufficient to pay all the depositors as they passed in a line before the teller's windows. In the old days each bank was a unit unto itself. If it was called upon to pay an unusual amount of money it could sell its securities in the market and thus realize the cash, but it could not collect the loans to individuals or for the functioning of business because it could not ask payment on notes until they became due. The most important part of bank lending is to individuals or corporations, to buy materials, and thus stimulate the production of the country by engaging the services of workers, but, practically speaking, there was no way that this could safely be done in former days to the extent that the banks' resources dictated that it should be done. To afford a dependable discount market is one object of the Federal Reserve Banks.

"The Federal Reserve System consists of 12 regional banks, each with a Governor and under the supervision of a Federal Reserve Board at Washington. The members of the regional banks and the depositors in them are banks—not individuals. The man in the street doesn't come in contact with a Federal Reserve bank in the sense that he comes in contact with his own bank. Without going into the various technical ramifications of the banks, it is their function to rediscount certain varieties of the promissory notes received by the member banks. The process is this: Your bank discounts a note that you offer, believing that you are a person of responsibility. If the bank finds that it needs more money than it has on hand, instead of trying to get you to pay your note before it is due or selling securities, it gathers up your note and other notes which may be defined as 'eligible for rediscount,' takes them to the Federal Reserve Bank of the district and receives therefor in exchange a book credit or Federal Reserve Bank Notes, which are currency. This permits a bank, when it needs

money, to get it, and the rules as laid down by the Federal Reserve Board insure, as far as any limitation of human discretion can assure anything, that the larger part of the notes which the member banks receive and discount and all of those which they receive and rediscount with the Federal Reserve Bank are sound and well-backed paper that will be paid at maturity. None of this paper is payable at a date beyond three months, except agricultural and live stock paper which may run for six months. Thus, every member bank has access to the rediscount facilities of the Federal Reserve System, and if it has sound and liquid paper can convert it into cash at any time and at once to withstand even an extraordinary drain upon resources.

"In the old days a financially sound bank might be forced by heavy withdrawals to suspend payment simply because it could not turn its assets into cash. If it had kept all of its deposits in cash it would not have been able to serve its customers or to help business, for business is conducted on credit—not on cash. Under the present system no emergency demand for money will more than inconvenience a well-managed bank, for the facilities are at hand to turn enough liquid assets into cash and without loss to meet the demands.

"The failures due to mismanagement or incompetence or worse are rare, and all members of the Federal Reserve System are under such careful scrutiny that it is very uncommon for a bank to be able to get so far afield that it reasonably can fail.

"Now there is just one other point. One hears a considerable amount of talk about inflation and about the low purchasing power of the dollar, and there is a lurking fear that perhaps a condition will come out in this country such as exists in Germany—that the value of money will so drop that it will take a bale of it to buy almost anything. Inflation of currency exists when the government issues quantities of paper currency that are not based on value. If it issues enough such money, it becomes worthless—as in Russia today. But that condition does not and cannot exist in the United States.

"There had to be great quantities of credit created to finance the war. The money could not otherwise have been found. If the Government had taken all of the savings of the people and taxed incomes to the vanishing point, it would have paralyzed the country

but it could not have raised the necessary money. The income of the country was not great enough to finance the war out of current proceeds, so what the Government did was to issue its promises to pay in the shape of Liberty Bonds and other instruments, and the people bought these promises to pay, not in cash—for cash to that amount did not exist—but they bought them in installment form—that is, on the promise to pay in the future out of savings as accumulated. On these two joint promises a credit was created which was lodged with the banks. There could be no better credit. These banks in turn re-discounted this credit with the Federal Reserve banks taking in return whatever quantity of Federal Reserve notes were needed for actual cash transactions.

"Whenever a bank creates credit it also creates a deposit. A bank does not, like a pawn-broker, hand the money over the counter when a loan is made. Instead it credits the customer with a certain amount of money. The customer checks out, but his checks appear as deposits in other banks; and thus the total amount of bank deposits will be increased by the amount of that loan until it is paid off. The Liberty Bonds are by no means paid for, but they are being gradually paid off. They have been bought on credit and hence have swelled deposits. As each loan on a Liberty Bond is paid off, bank deposits fall, and therefore when we see bank deposits throughout the country falling, we may know that credits are being retired by the fruits of work done, and that we are returning to the normal banking conditions in which most loans are for short periods and are involved in work in progress. War credits naturally inflate general credit, because while a commercial credit is gained for the purpose of doing something, of getting the means of adding to value, a war credit does not result in permanent value received, but is used to buy things that will in a considerable part be at once destroyed.

"The things represented by those credits are destroyed, but the credits themselves are, in part, still with us and will remain until enough work has been done to pay them off. They can be paid only by work that produces goods. Arithmetic will shift but will not pay them. While they still remain in existence they are naturally used for speculation and to bid up prices.

"When prices are so bid up we can say

that money has depreciated in buying power, but we cannot accurately say that money itself has depreciated unless our currency issues are not secured by value.

"Here in the United States our currency issues are secured by value. We have not 40- or 50-cent dollars. We have high prices because we have not, all of us as individuals, paid up the share that we promised to pay to support the war. A period in which there is a feeling of depression will thus probably benefit instead of harm the country, for when people feel poor they work, and it is only by work which results in retiring credits that credit will be reduced to the normal amount necessary for a normal production."

Are You an Intelligent Saver?

YES; there's vast difference between miserliness and really intelligent saving.

Human happiness is in between—just as solid satisfaction lies between saving (wise spending) and foolish extravagance.

The intelligent saver saves that he may have money to spend on worth-while things in the future.

The miser saves for money itself—not for what it will buy when accumulated.

The intelligent saver wants to provide for emergency or old age, but he also saves with the idea of more comfort, recreation, and happiness.

He simply accumulates enjoyment of his money; saves really to spend for well-thought-out purposes.

He provides for his immediate necessities and for his future needs.

— SAVE —

I Resolve

To bestow more thought on my duties of citizenship.

To seek to progress as a citizen as much as America has progressed as a world nation.

To broaden my vision in harmony with the new day that the war has caused to dawn.

To keep in mind the ultimate goal of all good citizenship, the ushering in of the Kingdom of God and the Brotherhood of Man on earth.

To not forget that it is impossible for me to be a good "citizen of the world" if I am a poor American.

To practise true Americanism as vigorously as I preach and applaud it.

FIRST NATIONAL BANK

Established 1865

Statement November 15, 1920 to

RESOURCES

Loans and Bonds	2,516,444.67
Banking House	152,561.50
Cash and Due from Banks	730,656.94
U. S. Treasurer	<u>3,250.00</u>
	3,402,913.11

B. F. HARRIS, PRESIDENT

H. S. CAPRON,

We have been serving
Champaign County for
nearly fifty-six years.

of CHAMPAIGN, ILL.
Member Federal Reserve System

ne Government of the United States

LIABILITIES

Capital	100,000.00
Surplus and Undivided Profits	170,069.36
Circulation	65,000.00
Deposits	<u>3,067,843.75</u>
	3,402,913.11

N. M. HARRIS, VICE-PRESIDENT

ASHIER

Would a strong and satis-
factory banking connec-
tion be of value to you?

College Education Pays

IN the past few years, particularly since the close of the war, there has been a unprecedented growth in the number of college students. Particularly since the war has the increase been at an accelerated rate.

A reliable statistician recently stated that the number of students has increased from 187,000 in 1914 to 294,000 in 1920. At the same ratio of increase, another decade would give us over 500,000 students in colleges and universities.

A frequently asked question is, "Why this increase?"

The ever increasing demand for trained men and women perhaps offers the surest answer. There was a time, and not so long ago, when the value of a college or university education was considered debatable—when men argued as to whether the college-bred boy was more likely to make a failure in business than the uneducated boy. Today the advantage of such an education to the young man starting on a business career—or a farm career, for that matter—is generally admitted by the great business leaders of the country.

From a reliable source we are told that four-fifths of the corporations questioned on the matter showed a preference in favor of college men. The same report stated that from the combined records of a hundred business houses, ninety per cent of the college men entering their employ advanced to responsible positions and large salaries, while only twenty-five per cent of non-college men entering their employ made corresponding advance.

A bulletin of the U. S. Government Department of Education gives figures to show that a child with a common school education wins out four times as often as one with no training, that a high school education gives the child eighty-seven times as many chances to succeed while with a college education the boy is eight hundred times more likely to succeed. An examination of the names of men of achievement appearing in "Who's Who" shows that only one uneducated child out of 150,000 is able to accomplish anything that entitles him to honorable mention in the progress of his state. Some statisticians claim that out of a million men in this country with no schooling, only six attain distinction, which is about the ratio named above.

One hundred business firms cited the following qualifications as possessed by the average college man in far greater degree than the non-college man: mental poise, adaptability, imagi-

nation, ambition, refinement, comprehension, ability to analyze, self confidence, initiative, resourcefulness, judgment, habit of concentration, system, originality, and others.

Such are the odds given the university trained man, and such are the handicaps placed upon the non-university man. Our boys and girls are coming to realize these facts more than ever before. Is it any wonder then, that our colleges and universities are filled to overflowing?

This increasing demand on our higher institutions of learning means a great problem in providing trained men and women, and money to meet the expense. It may be the country will presently awake to the fact that it can afford to spend for education a fraction of the gold wasted in waging war; that our capitalists, financial kings and captains of industry, and our legislators will adopt a more generous attitude toward higher education and provide such facilities by state, national, and private appropriation that no young man or woman will be denied an education. Our country needs to be awakened to the financial necessities of our teachers, our schools and our colleges and universities.

— SAVE —

A Sample Will

FRANK CRANE says:—

"I give and bequeath to my wife the memory of my affection: to my son John my power of self control: to my daughter Julia my ability to hold my tongue for she talks too much: to my son Edward, who is ambitious, my knowledge of what is worth while, to-wit: love, contentment: to my sister May, who worries, my knack of enjoying each day as it comes: to my neighbors I leave my peaceful disposition: to my friends I leave the joy of loyalty and trust, and to my enemies the satisfaction of knowing I am dead: to my pupils and apprentices I leave my skill: to the Devil I give my sins, weaknesses and mistakes, and to God I give my soul for he made it, put it into this world and takes it out for reasons best known to Himself."

That brings up a thought—Have you a will, and have you kept it up to date- (No charge for the advice.)

— SAVE —

"Think BIG and your deeds will grow,
Think small and you'll fall behind.
Think that you CAN, and you will;
It's all in your state of mind."

Saving Is the Test

THE supreme and final test of any economic doctrine or practice is the difference between what it costs and what it gets; in other words, what it saves, according to the Valve World.

"Any system that returns no more than it costs can not last long, and any system that makes no provision for depreciation, betterments, lean times, etc., will not last much longer.

"Savings is the test, not only of industry and commerce, but of the individual engaged in industry or commerce. Savings does not mean something laid aside without effort from generous profits or a liberal surplus. It means self-denial. It means giving up something desired, sometimes even something needed in order to increase the store of savings.

"Savings means industry, application, thrift, guarding against wastefulness, avoiding idleness, standing on your own feet, working out your own problems, seeing always that there is some difference, no matter how little it may be, between what you earn and get and what you spend.

"Savings brings confidence and strength and steadiness. The hope of this Republic rests with those who are putting by systematically something out of what they earn. Try to earn more or to get more, if you will, but meantime avoid the economic blunder of placing yourself where you can not save or of having to live for a time on what you already have saved."

— SAVE —

A Bit of Advice

"Take a good look at this ladder, my boy."

"What for?"

"And then remember that if it were possible to get to the top at a single bound there would be no need of the bottom rungs."—Detroit Free Press.

— SAVE —

"Born citizen of a free state and member of the sovereign people, however feeble the influence of my voice in public affairs, the right to vote upon them imposes upon me the duty of instructing myself."—J. J. Rousseau.

— SAVE —

If work is not well done,

It is not done;

For there is one right way,

There IS but one.

Thriftograms by Abraham Lincoln

Keep pegging away.

Answer with facts, not arguments.

Get ready and the chance will come.

We all like the man who "sticks through thick and thin."

The value of life is to improve one's condition.

Nothing is so local as not to be of some general benefit.

May the vast future not have to lament that you neglected it.

Shall he who cannot do much be for that reason excused if he do nothing?

When an occasion is piled high with difficulty, we must rise to the occasion.

What is it that we hold most dear? Our liberty and prosperity.

Be a patriot! Don't mar the immortal emblem of humanity, the Declaration of Independence.

Every blade of grass is a study, and to produce two where there was but one is both a profit and a pleasure.

The hired laborer of yesterday labors on his own account today and will hire others to labor for him tomorrow.

Teach economy—that is one of the first and highest virtues. It begins with saving money.

— SAVE —

Making a Friend

We nodded as we passed each day

And smiled and went along our way;

I knew his name, and he knew mine,

But neither of us made a sign

That we possessed a common tie;

We barely spoke as we passed by.

Then trouble came to me one day

And he was the first to come and say

The cheering words I longed to hear.

He offered help, and standing near

I felt our lives in sorrow blend—

The fellow had become my friend.

The bud but very little shows

To tell the beauty of the rose,

And him we greet in passing by

With scarce a nod, the day we sigh

May blossom as the storms descend

With all the beauty of a friend.

—Rotarian Edgar A. Guest.

— SAVE —

The optimist is a comma, (more coming.)
The pessimist is a period. (He's done.)

Farm Bureau Bouquets

THE fact that Champaign County can produce some of the best livestock to be found in the country was demonstrated at the International Livestock Exposition held in Chicago from November 27 to December 4. The Champaign County Shire Breeders Association, which is in its second year, has made a show ring record second to none for an organization of its age and has perhaps done more to create an interest in livestock than any other organization of its kind in the country of recent date. Their winnings at the International were as follows:

1st on stallion foal, owned by Fred Rising, Champaign.

1st on filly foal, owned by Francis Jackson, Champaign.

3rd on filly foal, owned by Mrs. Fred Rising, Champaign.

6th on stallion, 1 year and under 2, and 9th on mare 1 year and under 2, owned by C. L. Hamm, Ludlow.

3rd on stallion, 2 years and under 3, owned by A. P. Little, Rantoul.

3rd on mare, 2 years old and under 3, owned by P. M. Hamm, Champaign.

3rd on mare, 3 years and under 4, owned by L. F. Jutkins & Sons, Champaign.

5th on stallion and 3 mares.

2nd on get of sire.

This county does not only produce prize winning horses, but also prize winning hogs. Mr. B. F. Harris, President of the First National Bank of Champaign, won the following premiums on his exhibit of Tamworth hogs at the International:

1st on boar 2 years or over.

1st on boar and 3 sows under one year.

1st on sow 6 months and under 12.

2nd on sow 6 months and under 12.

2nd on sow under 6 months.

Mr. Harris has realized the importance of the livestock industry to the welfare of this county and for years has been an advocate of more livestock and better feeding of hogs and cattle on the Champaign County farms, and has demonstrated on his own farms that the raising of stock and proper feeding is very profitable for the farmer.

J. E. JOHNSON.

The day is short, the work great, the wages high, the master urgeth; up then, and be doing.

What Doth It Profit a Man?

LOAN Sharks, Wildcat Stock Brokers and a host of other shysters ply their nefarious trade on every hand—making easy prey of the unsuspecting bondholder and reaping a rich harvest. These gutter rats of business buy your bond at seven to twelve per cent below par and realize in addition, the interest the bond bears. In other words, you are losing anywhere from ten to sixteen per cent on your investment. Every bond that is sold into their hands effects to a slight degree a decrease in the market value of every other bond. Who wins? Not the bondholder who, perhaps has to scratch and scrape to buy his bond, but the traitorous muckraker who wheedles you into selling it. If, under the pressure of immediate want it becomes necessary to sell your bond, go to a bank and be directed to a reliable brokerage firm who will buy your bond at the day's stock and bond quotations. Under no consideration patronize the insidious loan shark.

— SAVE —

Success

'Tis the coward who quits to misfortune,

'Tis the knave who changes each day,

'Tis the fool who wins half the battle,

To throw all his chances away.

There is little in life but labor,

Tomorrow may prove but a dream,

Success is the bride of endeavor,

And luck but the meteor's gleam.

The time to succeed is when others,

Discouraged, show traces of tire.

The battle is fought in the home stretch,

And won 'twixt the flag and the wire.

—John Trotwood Moore, Lincoln, Nebr.

— SAVE —

DON'T keep saying "I wish I could strike something."

Strike out.

Grooves become graves.

Did you ever stop to think how many of our most notable business men changed from one line to another before they found themselves on the highway to success?

Carnegie did not start in steel. Neither did Schwab. Neither did Gary.

Rockefeller was a produce commission merchant before he took up oil.

— SAVE —

He who cannot smile ought not to keep a shop.—Chinese Proverb.

Why Every Woman Should Have a Bank Account

IN years gone by it was the custom of men to "protect" women from civic and business responsibility. And, as a result of this supposed "thoughtfulness," many a woman—left to her own resources because of circumstances—found herself powerless to safeguard her interests in business and financial matters. Today every woman knows that her knowledge of business methods and financial matters may some day be all that stands between her family and disaster. Moreover, the great majority of women now have savings or checking accounts of their own, pay their household bills themselves and utilize business methods in the conduct of their household. It is such a very simple matter for a woman to open and maintain a Checking Account in this bank that there is really no reason why any woman should be without one. To open an account it is necessary simply to make a small deposit—a dollar or more—and sign the necessary signature and identification cards. After that the amount of your deposit will be written in a small "passbook" which is your receipt for present and future deposits and you will be given a book of checks for your personal use in drawing money or paying bills. The whole transaction is a matter of a few minutes only and, thereafter, you can simply bring in or mail your deposits, the bank furnishing you a statement of your account on the first of each month, or oftener if you desire.

There are many reasons why every woman should have a bank account. First of all is the fact that it protects the depositor against loss of funds, for—even if the check book, or any part of it, is lost—the money itself is still safe in the bank. Second, is the fact that a bank account automatically "checks" all expenditures, making it possible to know at any moment just how and for what purpose the money has been spent. Third, is the fact that a Checking Account furnishes the best possible receipt for money expended, as your own cancelled checks are returned to you as proof that your bills or accounts have been paid. With a Checking Account you need never pay a bill twice, as you can show positive evidence that the amount has been paid. In addition to these advantages, is the fact that a Checking Account is the greatest possible convenience. You always

have been paid. With a Checking Account the reason that a check may be drawn for any odd amount and, even more important, you can pay all of your bills and accounts by merely mailing your check—thus saving hours and hours of time.

By means of a Checking Account a woman places her household on a business basis and secures for herself the most valuable possible knowledge of business methods. She has a feeling of independence and security that nothing else can give.

There are many forms of Checking Accounts open to our women depositors—the Individual Account, the Joint Account with husband or other relative or friend and the Household Account. It is not necessary to open an account for a large amount and neither is it necessary to keep a specific sum on deposit. However small your account may be, it is welcomed—and appreciated—at this bank. And you may rest assured it will receive every possible courtesy and attention.

— SAVE —

The Only Way to Win

It takes a little courage
And a little self-control
And some grim determination
If you want to reach the goal.
It takes a deal of striving
And a firm and stern-set chin,
No matter what the battle,
If you're really out to win.

There's no easy path to glory,
There's no rosy road to fame;
Life, however we may view it,
Is no simple parlor game;
But its prizes call for fighting,
For endurance and for grit,
For a rugged disposition
And a "don't-know-when-to-quit."

You must take a blow, or give one,
You must risk and you must lose,
And expect that in the struggle
You will suffer from a bruise.
But you mustn't wince or falter
If a fight you once begin.
Be a man and face the battle;
That's the only way to win.

— SAVE —

Not only strike while the iron is hot but make it hot by striking.—Oliver Cromwell.

A Clean Face and Efficiency

MUCH has been said about keeping the physical features of a community or a farm as Johnny is so often admonished to do with his face—keep it clean.

It means clean-up days, repairing and painting, and so on. It is a lot of work. Does it pay? People who study the effect of environment on human beings declare that no condition next to being well-fed has such a good effect on people, and animals, too, as being clean. It imparts all the virtues like confidence, aggressiveness, cheerfulness, etc., which go so far in making men and women successful, no matter what their occupation.

The weary farm worker is refreshed after a hot, dirty day's work by a good scrubbing down in a bath tub or under a shower. Clean-shaven and dressed befitting his occupation, a farmer approaches his banker to swing a \$10,000 loan with greater confidence than he otherwise could. A clean home inspires greater love for it and a greater effort to add to its comforts and enjoyments. A well-ordered farm likewise inspires the owner to better work than one all run down at the heel.

Likewise a well-ordered community inspires the good virtues of its citizens. The patent medicine ad which stares the countryside in the face from the roof of a barn is, therefore, an eyesore and an influence against efficiency. Likewise are the broken, unpainted, almost illegible signs sticking up over the landscape like a regiment of sore thumbs in some localities and villages.

The country is naturally beautiful beyond possibility of improvement. Let's help to keep it so. It will pay in more ways than one.

— SAVE —

A Business Man's Prayer

TEACH me that 60 minutes make an hour, 16 ounces one pound and 100 cents one dollar.

Help me to live so that I can lie down at night with a clear conscience, without a gun under my pillow and unhaunted by the faces of those to whom I have brought pain.

Grant that I may earn my meal ticket on the square, and that in earning it I may not stick the gaff where it does not belong.

Deafen me to the jingle of tainted money and the rustle of unholy skirts. Blind me to

the faults of other fellows, but reveal me to mine own.

Guide me so that each night when I look across the dinner table at my wife, who has been a blessing to me, I will have nothing to conceal. Keep me young enough to laugh with my children.

And when come the smell of flowers and tread of soft steps, and the crunching of wheels out in front, make the ceremony short and the epitaph simple: "Here lies a MAN."

— SAVE —

It's Up to You

IF you fill a jar with different size nuts and shake it, the "little" ones go to the bottom—the "big" ones to the top.

The world is just a big jar of life and is shaking all the time. It sends the "big" people higher, the "little" ones lower.

Everybody wants to go up. But so many are not willing to pay the price—of work and study to grow big.

Everybody is doing one of three things: Holding his place, rattling down, or shaking up.

If you do not work hard, you shrivel up and rattle down.

Nobody can stay where he rattles. It's Grow or Go.

— SAVE —

The American Pledge

LIBERTY is a blessing—hence I will avoid the slavery of careless living.

Being in debt is slavery, unless the debt carries with it the means of repayment.

All wastes of money, food, materials, time and strength are un-American because they destroy liberty and the pursuit of happiness.

All saving insures independence and self-respect, as the reward of present self-denial.

Courage in saving.

Self-control in spending.

Foresight, patience and industry.

These are the best safeguards of liberty and tranquility.

Civis Americanus sum—I am an American citizen: Therefore I pledge myself to this platform.

Liberty by saving and thrift.

IT IS BETTER TO INVEST CONSERVATIVELY FOR INCOME THAN TO SPECULATE FOR PROFIT

Are You?

Are you keen on your work every minute of the working day?

Are you keeping as busy as you possibly can?

Are you alert to see things to be done around that nobody seems to be doing,—perhaps because nobody has been told to do them?

Are you doing the obvious thing, as it pops up unexpectedly in the day's work, without waiting to be told?

Are you improving your own methods of doing your routine work?

Are you making suggestions to your superior which may be of value and which may not have occurred to him because he is busy with his own immediate work?

Are you making yourself bigger than your job, or are you listlessly letting your job be bigger than you?

Are you using the brain that is above your ears for all it is worth, all the time?

If not, why? He who stands still is going behind, because others pass him.—The Three Partners.

— SAVE —

I Lost Them Yesterday

The little cares that fretted me,
I lost them yesterday
Among the fields, above the sea,
Among the winds at play,
Among the lowing of the herds,
The rustle of the trees;
Among the singing of the birds,
The humming of the bees.

The foolish fears of what may happen,
I cast them all away
Among the clover-scented grass,
Among the new-mown hay;
Among the husking of the corn
Where drowsy poppies nod,
Where ill thoughts die and good are born,
Out in the fields of God.

—Elizabeth Barrett Browning.

— SAVE —

"So I have said, and I say it over,
As the years go by and the world goes over,
'Twere better to be content and clever
In the tending of cattle and the tossing of
clover,
In the grazing of cattle and growing of grain,
Than a strong man striving for fame or
gain.

Ten Commandments of Health

By T. J. Fenton, M.D.

1—Thou shalt ventilate well every room thou dost occupy, particularly thy sleeping room.

2—Thou shalt be well shod and shalt wear loose, porous garments, suited to season, weather and occupation.

3—Thou shalt cover thy nose and thy mouth when thou dost sneeze or cough and thou shalt insist that others do likewise.

4—Thou shalt cleanse thy hands before eating, and thou shalt also care for thy teeth, gums and tongue.

5—Thou shalt eat slowly; chew thy food thoroughly; partake moderately of meats, but freely of bulky vegetables and fruits.

6—Thou shalt drink abundantly of good water, daily, but sparingly of other beverages.

7—Thou shalt sit, stand and walk erectly, and shalt take recreation daily in the open air.

8—Thou shalt work, rest, play and sleep in moderation, not giving thyself wholly to one or the other.

9—Thou shalt avoid self-drugging, and shalt consult thy doctor and thy dentist at least once each year, if thou wouldst escape mishaps.

10—Finally, thou shalt maintain a serene state of mind, for worry, grief, fear and anger are health's greatest foes.

— SAVE —

Getting Used to It

There is a law of human nature that has never yet been beaten. The man who does not save will some day want.

Unfortunately, many of us are careless in dealing with the future. We admit we ought to save, and promise that we will save, and sometimes we make the start and keep it up for a month or two. Then we stop, and a few weeks later the little saved is withdrawn and spent. Keep at work on your savings account.

If You Haven't—Then

One of the most important duties of your life is to

MAKE A WILL

It is equally important in order that your wishes may be carried out to
APPOINT THE RIGHT EXECUTOR

Farm Loans

WE ARE taking applications on Champaign County farm lands at not to exceed \$125.00 per acre carrying six per cent interest with favorable option of prepayment. These loans, if approved, must be closed immediately as we have no commitments for funds to be used at some future date.

Harris Agency & Loan Corporation

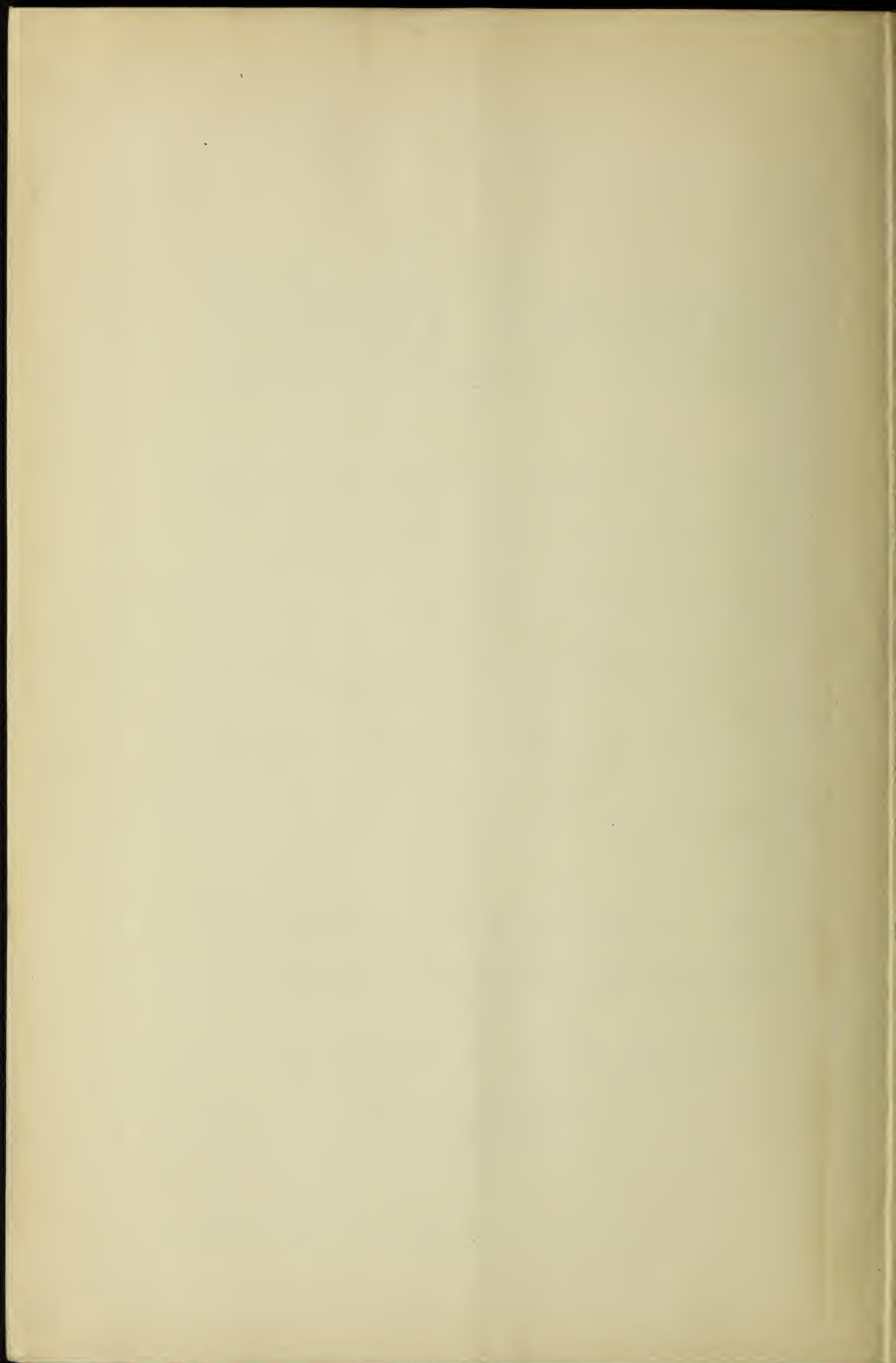
N. M. HARRIS
President

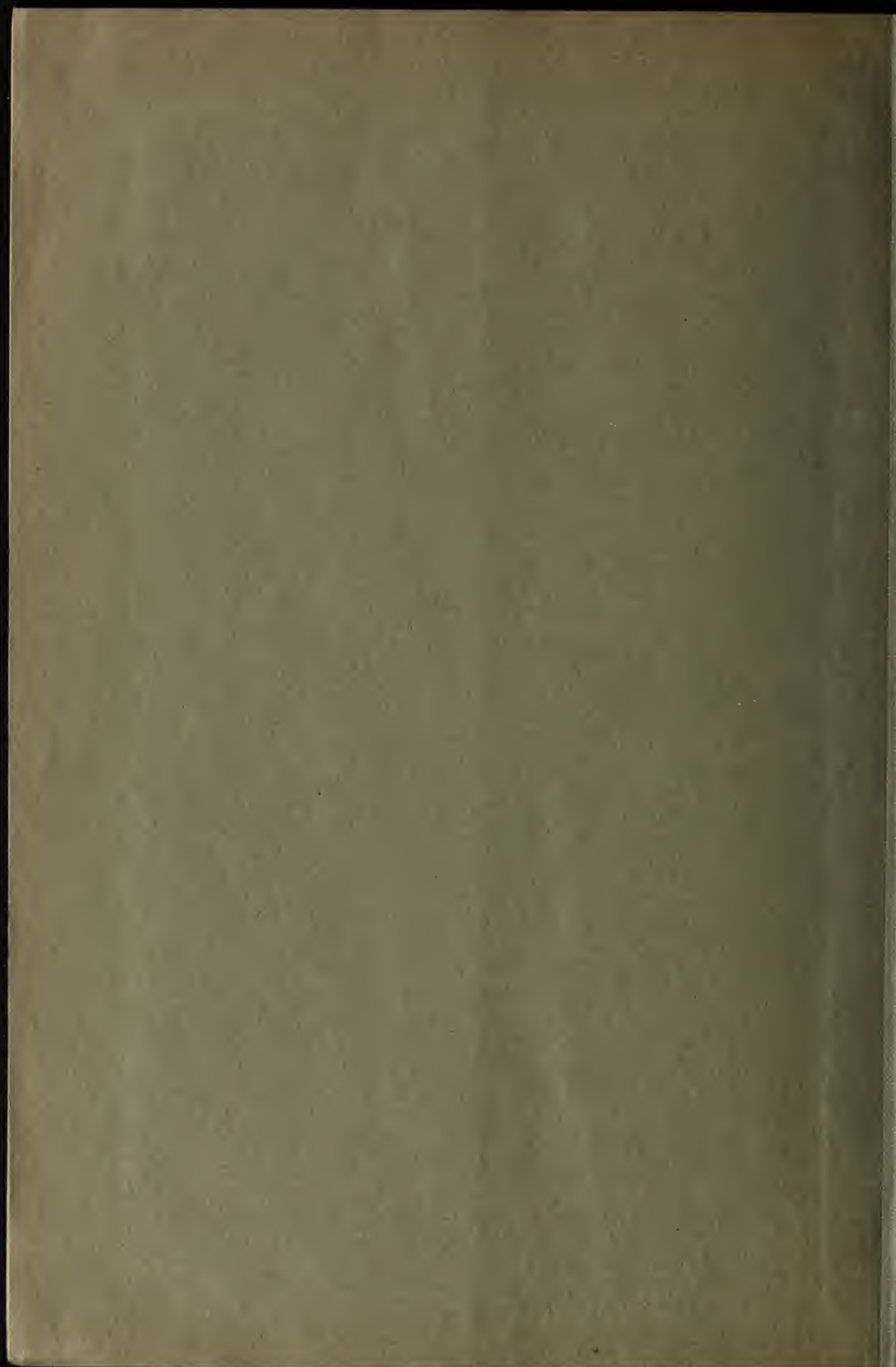
B. F. HARRIS
Vice-President

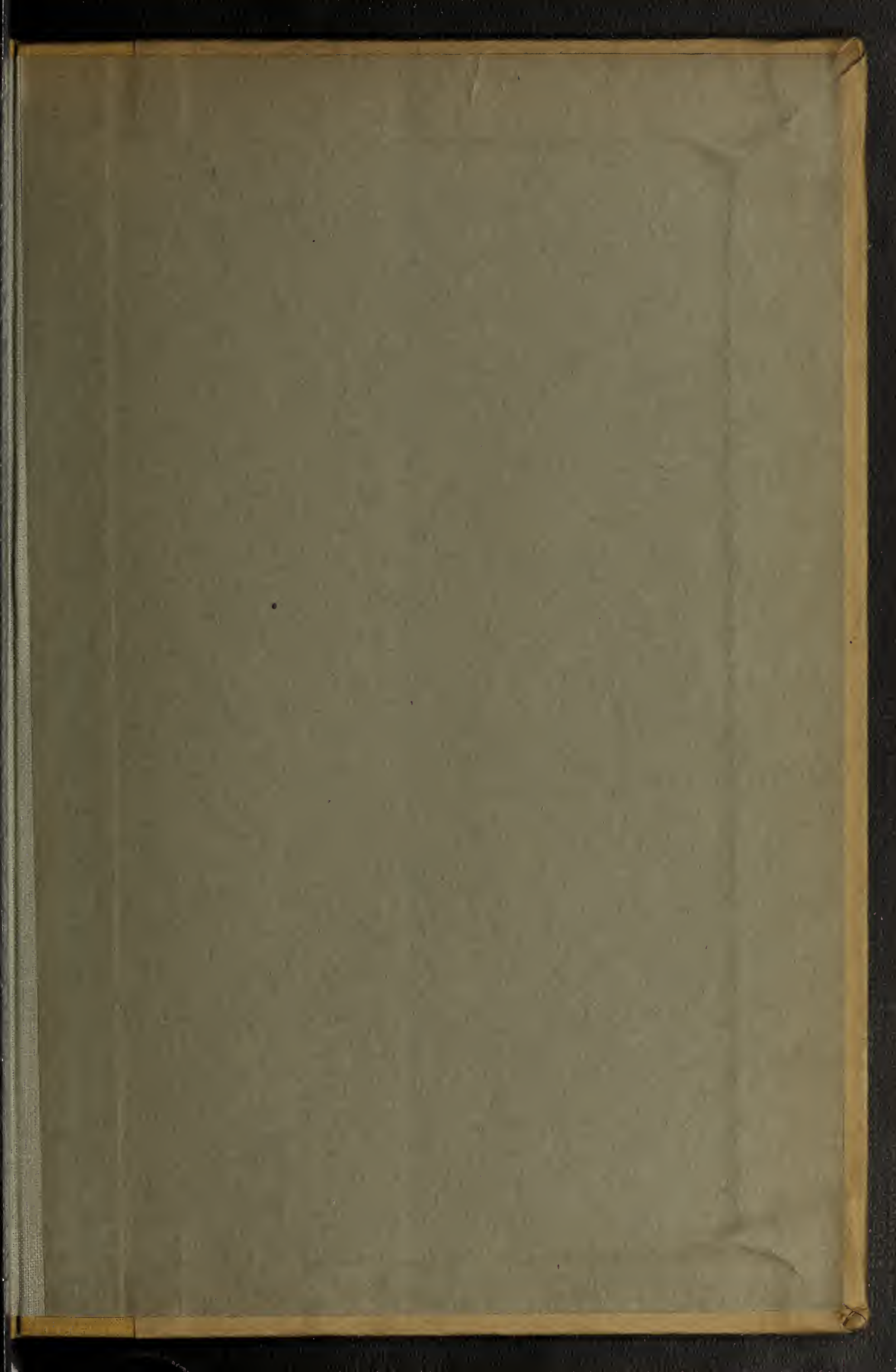
H. S. CAPRON
Secretary-Treasurer

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